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76th Annual Report
New Mexico
Financial Institutions Division
1990

BRUCE KING
Governor

JERRY MANZAGOL
Superintendent

KENNETH J. CARSON, JR.
Director

STATE OF NEW MEXICO
REGULATION and LICENSING DEPARTMENT
FINANCIAL INSTITUTIONS DIVISION
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Bruce King
GOVERNOR

Jerry R. Manzagol
SUPERINTENDENT

Kenneth J. Carson, Jr.
DIRECTOR

December 31, 1990

The Honorable Bruce King, Governor
State of New Mexico
Santa Fe, New Mexico 87503

Dear Governor King:

Pursuant to Section 58-1-47 NMSA 1978, we respectfully submit the 76th Annual Report of the Financial Institutions Division of the Regulation and Licensing Department for the calendar year 1990. The report provides pertinent information and comments on all of the industries under our purview, as well as reports from federally chartered Savings and Loans and National Banks in New Mexico.

The overall condition of the 50 state chartered banks, 32 credit unions, and one savings and loan association continues to be sound. A detail of significant statistics for each financial institution is included in the report.

During 1990, there were ten savings and loan associations under the conservatorship of the Resolution Trust Corporation. Of these ten, four were not resolved at year end 1990. ABQ and Sandia Savings banks were among the four; representing a significant portion of industry assets. Unfortunately, the prominence of the savings and loan industry in New Mexico continues to decline.

Respectfully,

Kenneth J. Carson, Jr.
Director

KJC:lk

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HISTORICAL REVIEW

The First Annual Report of the State Banking Department was submitted in 1912, by authority under Section 3, Chapter 61, Laws of 1912. The individual submitting the report known as "The Traveling Auditor and Bank Examiner."

Listed below are the State Bank Examiners and Commissioners of Banking starting with the year 1915. The title of State Bank Examiner was changed to Commissioner of Banking in 1963 and to Director in 1978.

NAME:	TITLE	TERM SERVED
R. H. Carter	State Bank Examiner	1915 - 1918
George H. Van Stone	" " "	1918 - 1920
James B. Read	" " "	1920 - 1923
Langdon B. Gregg	" " "	1923 - 1925
Woodlan P. Saunders	" " "	1925 - 1926
Lawrence A. Tamm	" " "	1926 - 1931
John Bingham	" " "	1931 - 1934
Woodlan P. Saunders	" " "	1934 - 1939
Nolan P. Walte	" " "	1939 - 1941
Woodlan P. Saunder	" " "	1941 - 1951
Alfred W. Kaune	" " "	1951 - 1954
Woodlan P. Saunder	" " "	1954 - 1955
Frank F. Weddington	" " "	1955 - 1960
Joseph B. Grant	" " "	1960 - 1961
Keith B. Moore	" " "	1961 - 1963
Arthur Atherton	Commissioner of Banking	1963 - 1963
W. J. Upton	" " "	1963 - 1967
Charles F. McConnell	" " "	1967 - 1968
Grant O. Brumlow	" " "	1968 - 1970
S. L. Sanders	" " "	1970 - 1971
Roy W. Davidson	" " "	1971 - 1975
Herbert H. Hughs	" " "	1975 - 1977
Arthur L. Ortiz	" " "	1977 - 1981
A. M. Swarthout	Director	1977 - 1983
Richard C. Bosson	"	1983 - 1984
Mary M. McInerny	"	1984 - 1986
James W. Stretz	"	1986 - 1988
Kenneth J. Carson, Jr.	"	1988 - Present

DIVISION ROSTER

ADMINISTRATIVE STAFF

Kenneth J. Carson, Jr.,.....Director
Fred J. Gallegos.....Deputy Director
Ray Adamik.....Chief Examiner
Henry Vigil.....Thrift Review Examiner
Terry Edwards.....Consumer Credit Examiner
Loretta King.....Administrator

SUPPORT STAFF

Veronica Baca.....Word Processor, Senior
Arcelia Peterson.....Secretary
Cynthia Newhouse.....Secretary

EXAMINER STAFF

Robert LaGrange.....Bank Examiner, Supervisor
Robert Mannel.....Thrift Examiner, Supervisor

John Gatchel
Art Gonzales
Jeff Hagemann
Fred Medina
Isaac Montoya
George McGeorge
Charles McVey
Thomas Payne
David Post
Derral Reed
Steve Robbins
John Robinson

ACTIVITY CONDUCTED BY FINANCIAL INSTITUTIONS DIVISION

ACTIVITY CONDUCTED:

	12/31/89	12/31/90	Difference
Examinations	270	236	(34)
Investigations	28	14	(14)
Hearings	17	14	(3)
Permits, Certificates, Licenses	265	328	63
Renewals	1,517	1,832	315

CONSUMER COMPLAINTS

Banks	10	16	6+
Escrow Companies	11	7	(4)
Small Loan Licensees	24	17	(7)
Motor Vehicle Sales Finance Co.	4	4	0
Mortgage Loan Companies	41	19	(22)
Travelers Checks, Money Orders	4	0	(4)
Loan Production Office	0	0	0
Savings & Loan Associations	3	0	0
Collection Agencies	10	21	11+
Receiverships	0	0	0
Trust Companies	0	1	1+
Credit Unions	13	7	(6)
Endowed Care Cemetery Authority	1	2	1+

INSTITUTIONS REGULATED BY FINANCIAL INSTITUTIONS DIVISION:

State-chartered Banks	52	50
State-chartered S & L Assoc.	1	1
Small Loan Companies	114	121
Motor Vehicle Sales Finance	139	132
Credit Unions	33	32
Collection Agencies	70	87
Collection Agency Manager's License	92	95
Solicitor's Certificates	144	219
Repossessor's Certificates	10	9
Money Order Principal	20	21
Money Order Agents	1,146	1160
Endowed Care Cemeteries	17	18
Mortgage Loan Companies Reg.	3	5
Mortgage Loan Company Exemptions	165	168
Escrow Companies	23*	24*
Trust Companies (includes bank departments)	11	11
Loan Production Offices	2	3

BANK HOLIDAYS - 1991 - NEW MEXICO

New Year's Day	Tuesday, January 1, 1991
Washington's Birthday	Monday, February 18, 1991
Memorial Day	Monday, May 27, 1991
Independence Day	Thursday, July 4, 1991
Labor Day	Monday, September 2, 1991
Columbus Day	Monday, October 14, 1991
Armistice and Veteran's Day	Monday, November 11, 1991
Thanksgiving Day	Thursday, November 28, 1991
Christmas Day	Wednesday, December 25, 1991

In accordance to Section 58-5-7 NMSA 1978.

FINANCIAL INSTITUTIONS DIVISION

Listed below are Revenues and Expenditures of the Financial In Division for the 77th Fiscal Year (July 1, 1988 through June 30 for the 78th Fiscal Year (July 1, 1989 through June 30, 1990).

REVENUE

SOURCE	77TH FISCAL YEAR	78TH FISCAL YEAR
Banks	$ 496,091.00	$765,179.00
Collection Agencies	25,170.00	30,130.00
Motor Vehicle Sales Finance	35,750.00	66,600.00
Small Loans	116,679.75	83,004.00
Endowed Care Cemeteries	1,100.00	800.00
Money Orders	29,100.00	37,250.00
Credit Unions	52,210.53	83,474.31
Mortgage Loan Co. & Exemptions	12,700.00	45,524.00
Escrow Companies & Exemptions	10,050.00	7,200.00
Trust Examinations	.00	1,500.00
Savings & Loan Associations	.00	400.00
Other	.00	5,414.70
TOTAL REVENUE	$ 778,851.28	$ 1,126,476.09

EXPENDITURES

SOURCE:		
Personal Services	$ 486,806.76	$490,983.93
Employee Benefits	138,740.26	143,534.72
Travel	75,813.58	80,427.48
Maintenance/Repairs	4,760.24	6,845.95
Supplies/Materials	7,870.85	12,577.61
Contractural Services	28,741.02	19,950.00
Other Operating Costs	4,388.64	27,773.47
Capital Outlay	3.00	32,295.00
Out-of-State Travel	15,521.99	12,208.56
TOTAL EXPENDITURES	$762,646.34	$806,646.72
Difference:	$ 16,204.94	$319,829.30

STATE CHARTERED BANKS

State Bank data consists of individual bank display of Report of Condition, Comparative Consolidated Report of Condition and Comparative Consolidated Report of Income.

Although the year closed with 50 State Banks, down from 52 the previous year, the total footing increase is due in part to the absorption of the two failed institutions by two other State Banks, as detailed in this Division's 75th ANNUAL REPORT.

The condition of State Banks as a whole remains sound. The apparent decline in Total Loans has resulted in funds having flowed over to the investment portfolio causing a modest reduction in Total Interest Income. While Total Interest Expense has adjusted downward, the changes are not proportionate as evidenced by a decrease in the Net Interest Margin. In spite of this circumstance, the collective ROA after tax, is improved from the previous year due primarily to the decrease in Provision for bad debt. The reduction is partially offset by the Total Loan decrease. The Reserve for Loan Loss, in dollars and as a percent of Total Loans, exceeds the levels of the previous year.

The growth margin of Equity Capital in relation to total footings is in excess of 100%. Equity Capital & Reserves to Total Assets at 8.59% is improved over the previous year owing to improved earnings and the absence of data connected with the two failed institutions.

Other Real Estate Owned continues to increase incrementally. The consequences of lost income and costly expenses incurred to administer this non-earning asset component cannot be measured. The level of repossessed real estate is anticipated to inhibit profitability. The energy and agricultural segments of the State's economic fabric have sustained severe reversals in recent years. While the negative effect of real estate have since been substantially absorbed by the banking industry, additional displacement occurs in the form of vacancy and declining real estate values. The oversupply may be further compounded by the available inventory in possession of the Resolution Trust Corporation in connection with failed New Mexico thrifts.

COMPARATIVE CONSOLIDATED
REPORT OF CONDITION
STATE BANKS

	12/31/89	12/31/90	% OF CHANGE
BANKS REPORTING:	52	50	
ASSETS			
Cash and Balances Due from Depository Institutions:			
Non-interest Bearings Balances.....	268,217	284,061	5.9
Interest Bearing Balances.....	50,265	36,560	27.3-
Securities.....	881,415	1,003,653	13.9
Federal Funds Sold.....	380,704	379,730	.3-
Sec. Purch'd Under Agreements to Resell.	14,271	5,000	65.0-
Loans & Leases Financing Receivables:			
Loans & Leases, Total.....	2,310,489	2,261,826	2.1-
Less: Allowance for Loan & Lease Losses.....	39,719	42,381	6.7
Loans & Leases, Net of Unearned Income Allowance & Reserve.....	2,270,770	2,219,445	2.3-
Assets Held in Trading Accounts.....	0	5,167	.0
Premises and Fixed Assets.....	96,421	94,458	2.0-
Other Real Estate Owned	54,004	62,792	16.3
Investments in Unconsolidated Subsid....	2,596	2,362	9.0-
Customer's Liab. Acceptances Outstanding	0	0	.0
Intangible Assets.....	2,399	1,906	20.6-
Other Assets.....	68,480	69,676	1.7
Total Assets	4,089,542	4,164,810	1.8
Losses Deferred	363	271	25.3-
TOTAL ASSETS AND LOSSES DEFERRED	4,089,905	4,165,081	1.8
LIABILITIES			
Deposits (In Domestic Offices).....	3,609,396	3,728,511	3.3
Non-interest Bearing.....	641,257	670,842	4.6
Interest Bearing.....	2,968,139	3,057,669	3.0
Federal Funds Purchased.....	68,777	53,156	22.7-
Sec. Sold Under Agreement to Repurchase.	58,000	24,596	57.6-
Demand Notes Issued to the U.S. Treasury	1,283	1,123	12.5-
Other Borrowed Money.....	935	143	84.7-
Mortgage Indebtedness & Obligations Under Capital Leases.....	5,621	4,624	17.7-
Notes & Debentures Subordinated to Deposits.....	4,768	2,725	42.8-
Other Liabilites.....	34,439	31,051	9.8-
TOTAL LIABILITIES	3,783,219	3,845,929	1.7
EQUITY CAPITAL			
Perpetual Preferred Stock.....	101	101	.0
Common Stock.....	68,282	66,305	2.9-
Surplus.....	157,300	162,072	3.0
Undivided Profits & Capital Reserves....	80,640	90,403	12.1
Total Equity Capital.....	306,323	318,881	4.1
Losses Deferred.....	363	271	25.3-
TOTAL LIAB., EQUITY CAPITAL & LOSSES DEF	4,089,905	4,165,081	1.8

COMPARATIVE CONSOLIDATED
REPORT OF INCOME
STATE BANKS

	12/31/89	12/31/90	% OF
BANKS REPORTING:	52	50	CHANGE
INTEREST INCOME:			
Interest and fee income on Loans.....	288,596	271,175	6.0-
Income lease financing receivables...	1,178	1,033	12.3-
Interest income on balances due from depository institutions.....	5,391	3,188	40.9-
Interest and dividend income on securities.....	73,521	79,769	8.5
Interest income from assets held in trading accounts.....	0	105	.0
Interest income on federal funds sold and securities purchased under agreements to resell.....	26,064	33,936	30.2
TOTAL INTEREST INCOME.....	394,750	389,206	1.4-
INTEREST EXPENSE:			
Interest on deposits.....	204,638	201,820	1.4-
Expense of federal funds purchased and securities sold under agreements to repurchase.....	10,179	8,885	12.7-
Interest on demand notes issued to U.S. Treasury and on other borrowed money.....	155	98	36.8-
Interest on mortgage indebtedness and obligations under capitalized leases.	537	558	3.9
Interest on subordinated notes and debentures.....	360	299	16.9-
TOTAL INTEREST EXPENSE.....	215,869	211,660	1.9-
NET INTEREST INCOME.....	178,881	177,546	.7-
Provisions.....	26,345	23,611	10.4-
Noninterest income.....	40,404	41,403	2.5
Gains(losses) on securities not held in trading accounts.....	368	133	63.9-
Noninterest expense.....	156,725	150,540	3.9-
Income(loss) before income taxes and extraordinary items & other adjustments.	36,583	44,931	22.8
Applicable income taxes.....	10,102	12,523	24.0
Income(loss) before extraordinary items and other adjustments.....	26,481	32,408	22.4
Extraordinary items & other adjustments.	1,540	1,373	10.8-
Extraordinary items and other adjustments, net of income taxes.....	1,534	1,373	10.5-
NET INCOME(LOSS).....	28,015	33,781	20.6

COMPANISON OF NUMBER AND RESOURCES OF

NEW MEXICO STATE BANKS - 1950 TO 1990

YEAR	NUMBER OF BANKS	RESOURCES
1950	25	$ 104,442,318.49
1951	25	119,203,127.72
1952	25	130,298,721.51
1953	26	136,428,744.46
1954	27	148,296,234.27
1955	26	157,539,009.87
1956	26	183,064,750.67
1957	26	194,096,760.82
1958	26	210,911,387.80
1959	25	228,956,833.31
1960	26	234,451,389.36
1961	28	258,388,992.65
1962	31	275,654,800.66
1963	31	309,329,040.57
1964	30	318,227,037.71
1965	30	331,754,713.07
1966	30	351,910,116.20
1967	30	393,985,810.89
1968	31	458,811,510.21
1969	32	511,006,001.47
1970	33	589,486,098.50
1971	38	705,573,508.98
1972	38	875,354,829.01
1973	42	1,024,517,159.91
1974	44	1,135,083,280.67
1975	44	1,270,042,326.52
1976	44	1,401,962,000.00
1977	45	1,631,442,000.00
1978	46	1,918,913,000.00
1979	49	2,128,954,000.00
1980	49	2,428,431,000.00
1981	48	2,677,073,000.00
1982	51	3,033,396,000.00
1983	51	3,135,590,000.00
1984	51	3,373,234,000.00
1985	51	3,708,376,000.00
1986	52	3,995,388,000.00
1987	52	3,848,889,000.00
1988	52	3,907,677,000.00
1989	52	4,090,412,000.00
1990	50	4,165,081,000.00

December 31, 1990

UNITED NEW MEXICO BANK
1109 New York
P.O. Drawer 638
Alamogordo, Otero, NM 88311-0638

Charter #/Date: 105/ 5- 2-1912 # of Branch Offices: 4

Telephone #: 505-437-6010 FAX#: 505-437-1631

Chief Executive Officer: Alan O. Austin
President.....: Alan O. Austin

ASSETS

Cash and Due from Banks	6,001
Investment Securities	14,814
Federal Funds Sold/Securities Purchased	7,500
Total Loans	36,190
Less: Allowance/Risk Reserve	400
Net Loans	35,790
Net Premises	3,229
Other Real Estate	421
Other Assets	1,881
TOTAL ASSETS	69,636

LIABILITIES

Total Deposits	63,214
Federal Funds Purchased and Borrowings	721
Subordinated Debt	0
Other Liabilities	467
TOTAL LIABILITIES	64,402
Limited Life Preferred Stock	0
TOTAL EQUITY CAPITAL	5,234
TOTAL LIABILITIES AND CAPITAL	69,636

No. of Shares Issued: 125,000

December 31, 1990

WESTERN BANK
9th & Maryland
P. O. Box 1709
Alamogordo, Otero, NM 88310

Charter #/Date: 303/12- 1-1976 # of Branch Offices: 0

Telephone #: 505-434-1700 FAX#: 505-434-6689

Chairman.....: Quinton Daniel
Chief Executive Officer: Don Kidd

ASSETS

Cash and Due from Banks.....	1,997
Investment Securities.....	23,712
Federal Funds Sold/Securities Purchased.....	0
Total Loans.....	33,563
Less: Allowance/Risk Reserve.....	304
Net Loans.....	33,259
Net Premises.....	2,023
Other Real Estate.....	1,445
Other Assets.....	1,388
TOTAL ASSETS.....	63,824

LIABILITIES

Total Deposits.....	57,433
Federal Funds Purchased and Borrowings.....	834
Subordinated Debt.....	0
Other Liabilities.....	615
TOTAL LIABILITIES.....	58,882
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	4,942
TOTAL LIABILITIES AND CAPITAL.....	63,824

No. of Shares Issued: 66,700

December 31, 1990

THE BANK OF NEW MEXICO, ALBUQUERQUE
255 Gold Avenue, SW
P.O. Box 947
Albuquerque, Bernalillo, NM 87103

Charter #/Date: 247/ 1- 1-1974 # of Branch Offices: 3

Telephone #: 505-765-1800 FAX#: 505-765-1829

Chairman.....:	Charles C. Spann
Chief Executive Officer:	Ronald J. Shettlesworth
President.....:	Ronald J. Shettlesworth

ASSETS

Cash and Due from Banks.....	2,482
Investment Securities.....	13,035
Federal Funds Sold/Securities Purchased.....	3,775
Total Loans.....	32,356
Less: Allowance/Risk Reserve.....	304
Net Loans.....	32,052
Net Premises.....	1,615
Other Real Estate.....	352
Other Assets.....	648
TOTAL ASSETS.....	53,959

LIABILITIES

Total Deposits.....	49,417
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	366
TOTAL LIABILITIES.....	49,783
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	4,176
TOTAL LIABILITIES AND CAPITAL.....	53,959

No. of Shares Issued: 44,627

December 31, 1990

First Interstate Bank of Albuquerque
320 Gold Avenue SW
P.O. Box 1830
Albuquerque, Bernalillo, NM 87103

Charter #/Date: 219/ 4- 7-1941 # of Branch Offices: 16

Telephone #: 505-766-6000 FAX#: 505-766-6157

Chairman.....: James A. Clark
Chief Executive Officer: James A. Clark
President.....: James A. Clark

ASSETS

Cash and Due from Banks.....	51,912
Investment Securities.....	51,364
Federal Funds Sold/Securities Purchased.....	88,000
Total Loans.....	266,140
Less: Allowance/Risk Reserve.....	7,374
Net Loans.....	258,766
Net Premises.....	8,620
Other Real Estate.....	6,400
Other Assets.....	7,069
TOTAL ASSETS.....	472,131

LIABILITIES

Total Deposits.....	407,560
Federal Funds Purchased and Borrowings.....	30,806
Subordinated Debt.....	2,455
Other Liabilities.....	2,174
TOTAL LIABILITIES.....	442,995
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	29,136
TOTAL LIABILITIES AND CAPITAL.....	472,131

No. of Shares Issued: 200,000

December 31, 1990

United New Mexico Bank at Albuquerque
200 Lomas Blvd., NW
P.O. Box 1081
Albuquerque, Bernalillo, NM 87103

Charter #/Date: 52/11- 5-1962 # of Branch Offices: 13

Telephone #: 505-765-5000 FAX#: 505-765-5047

Chairman.....: Larry D. Willard
Chief Executive Officer: Larry D. Willard
President.....: Robert A. Jung, II

ASSETS

Cash and Due from Banks.....	48,846
Investment Securities.....	43,447
Federal Funds Sold/Securities Purchased.....	20,975
Total Loans.....	228,889
Less: Allowance/Risk Reserve.....	3,001
Net Loans.....	225,888
Net Premises.....	4,820
Other Real Estate.....	7,939
Other Assets.....	8,721
TOTAL ASSETS.....	360,636

LIABILITIES

Total Deposits.....	304,452
Federal Funds Purchased and Borrowings.....	33,404
Subordinated Debt.....	0
Other Liabilities.....	2,054
TOTAL LIABILITIES.....	339,910
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	20,726
TOTAL LIABILITIES AND CAPITAL.....	360,636

No. of Shares Issued: 800,000

December 31, 1990

WESTERN BANK
505 Marquette NW
P. O. Box 26144
Albuquerque, Bernalillo, NM 87102-6144

Charter #/Date: 78/12-18-1970 # of Branch Offices: 6

Telephone #: 505-888-9000 FAX#: 505-888-9021

Chairman.....: William T. Fietz
Chief Executive Officer: William T. Fietz
President.....: Donald R. Holmes

ASSETS

Cash and Due from Banks.....	6,887
Investment Securities.....	23,870
Federal Funds Sold/Securities Purchased.....	13,900
Total Loans.....	84,067
Less: Allowance/Risk Reserve.....	1,100
Net Loans.....	82,967
Net Premises.....	1,188
Other Real Estate.....	1,770
Other Assets.....	1,816
TOTAL ASSETS.....	132,398

LIABILITIES

Total Deposits.....	118,855
Federal Funds Purchased and Borrowings.....	838
Subordinated Debt.....	0
Other Liabilities.....	1,258
TOTAL LIABILITIES.....	120,951
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	11,447
TOTAL LIABILITIES AND CAPITAL.....	132,398

No. of Shares Issued: 289,400

December 31, 1990

Western Bank, Artesia, New Mexico
201 South 4th St.
P.O. Drawer 500
Artesia, Eddy, NM 88210

Charter #/Date: 198/ 8- 2-1948 # of Branch Offices: 0

Telephone #: 505-748-1345 FAX#: 505-746-4729

Chief Executive Officer: William M. Dampeer
President.....: William M. Dampeer

ASSETS

Cash and Due from Banks	7,235
Investment Securities	21,394
Federal Funds Sold/Securities Purchased	4,235
Total Loans	32,142
Less: Allowance/Risk Reserve	557
Net Loans	31,585
Net Premises	431
Other Real Estate	1,215
Other Assets	1,222
TOTAL ASSETS	67,317

LIABILITIES

Total Deposits	61,143
Federal Funds Purchased and Borrowings	0
Subordinated Debt	0
Other Liabilities	408
TOTAL LIABILITIES	61,551
Limited Life Preferred Stock	0
TOTAL EQUITY CAPITAL	5,766
TOTAL LIABILITIES AND CAPITAL	67,317

No. of Shares Issued: 50

December 31, 1990

Ranchers State Bank
620 W. Reinken
P.O. Box 545
Belen, Valencia, NM 87002

Charter #/Date: 231/10-25-1960 # of Branch Offices: 4

Telephone #: 505-864-4487 FAX#: 505-864-4487

Chairman.....: Henry Jaramillo, Jr.
Chief Executive Officer: Henry Jaramillo, Jr.
President.....: Henry Jaramillo, Jr.

ASSETS

Cash and Due from Banks	3,825
Investment Securities	7,112
Federal Funds Sold/Securities Purchased	5,100
Total Loans	28,884
Less: Allowance/Risk Reserve	469
Net Loans	28,415
Net Premises	996
Other Real Estate	597
Other Assets	701
TOTAL ASSETS	46,746

LIABILITIES

Total Deposits	39,566
Federal Funds Purchased and Borrowings	63
Subordinated Debt	0
Other Liabilities	358
TOTAL LIABILITIES	39,987
Limited Life Preferred Stock	0
TOTAL EQUITY CAPITAL	6,759
TOTAL LIABILITIES AND CAPITAL	46,746

No. of Shares Issued: 14,000

December 31, 1990

UNITED NEW MEXICO BANK
115 West Fox St.
P. O. Box 1689
Carlsbad, Eddy, NM 88220

Charter #/Date: 129/ 7-27-1935 # of Branch Offices: 3

Telephone #: 505-885-8869 FAX#: 505-885-4522

Chairman.....: Robert D. Brown
Chief Executive Officer: Jerry N. Jones
President.....: Jerry N. Jones

ASSETS

Cash and Due from Banks.....	4,748
Investment Securities.....	25,484
Federal Funds Sold/Securities Purchased.....	12,775
Total Loans.....	53,646
Less: Allowance/Risk Reserve.....	526
Net Loans.....	53,120
Net Premises.....	3,070
Other Real Estate.....	474
Other Assets.....	1,888
TOTAL ASSETS.....	101,559

LIABILITIES

Total Deposits.....	93,697
Federal Funds Purchased and Borrowings.....	119
Subordinated Debt.....	0
Other Liabilities.....	467
TOTAL LIABILITIES.....	94,283
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	7,276
TOTAL LIABILITIES AND CAPITAL.....	101,559

No. of Shares Issued: 8,750

December 31, 1990

WESTERN COMMERCE BANK
127 S. Canyon
P.O. Drawer 1358
Carlsbad, Eddy, NM 88220

Charter #/Date: 48/ 5- 1-1961 # of Branch Offices: 4

Telephone #: 505-887-6686 FAX#: 505-885-0529

Chairman.....: Don Kidd
Chief Executive Officer: Don Kidd
President.....: Don Kidd

ASSETS

Cash and Due from Banks.....	8,502
Investment Securities.....	28,183
Federal Funds Sold/Securities Purchased.....	11,273
Total Loans.....	64,333
Less: Allowance/Risk Reserve.....	673
Net Loans.....	63,660
Net Premises.....	2,197
Other Real Estate.....	1,761
Other Assets.....	1,960
TOTAL ASSETS.....	117,536

LIABILITIES

Total Deposits.....	105,755
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	700
TOTAL LIABILITIES.....	106,455
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	11,081
TOTAL LIABILITIES AND CAPITAL.....	117,536

No. of Shares Issued: 168,000

December 31, 1990

THE FARMERS AND STOCKMENS BANK
22 Maple St.
P.O. Box 488
Clayton, Union, NM 88415

Charter #/Date: 171/ 6-16-1920 # of Branch Offices: 1

Telephone #: 505-374-8301 FAX#: 505-374-8309

Chairman.....: W.L. Gibbs
Chief Executive Officer: W.L. Gibbs
President.....: W.L. Gibbs

ASSETS

Cash and Due from Banks.....	1,533
Investment Securities.....	7,023
Federal Funds Sold/Securities Purchased.....	12,400
Total Loans.....	25,347
Less: Allowance/Risk Reserve.....	425
Net Loans.....	24,922
Net Premises.....	1,791
Other Real Estate.....	565
Other Assets.....	2,333
TOTAL ASSETS.....	50,567

LIABILITIES

Total Deposits.....	42,503
Federal Funds Purchased and Borrowings.....	2,049
Subordinated Debt.....	0
Other Liabilities.....	560
TOTAL LIABILITIES.....	45,112
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	5,455
TOTAL LIABILITIES AND CAPITAL.....	50,567

No. of Shares Issued: 70,000

December 31, 1990

The Citizens Bank of Clovis
421 Pile
P.O. Box 1629
Clovis, Curry, NM 88101

Charter #/Date: 2/ 3- 4-1913 # of Branch Offices: 5

Telephone #: 505-769-1911 FAX#: 505-762-7259

Chief Executive Officer: Kent Carruthers
President.....: Kent Carruthers

ASSETS

Cash and Due from Banks.....	6,447
Investment Securities.....	31,710
Federal Funds Sold/Securities Purchased.....	16,450
Total Loans.....	99,684
Less: Allowance/Risk Reserve.....	2,200
Net Loans.....	97,484
Net Premises.....	1,363
Other Real Estate.....	10,364
Other Assets.....	2,712
TOTAL ASSETS.....	166,530

LIABILITIES

Total Deposits.....	147,670
Federal Funds Purchased and Borrowings.....	768
Subordinated Debt.....	0
Other Liabilities.....	132
TOTAL LIABILITIES.....	148,570
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	17,960
TOTAL LIABILITIES AND CAPITAL.....	166,530

No. of Shares Issued: 5,000

December 31, 1990

WESTERN BANK OF CLOVIS
901 Pile St.
P.O. Box 670
Clovis, Curry, NM 88101

Charter #/Date: 266/ 7-18-1974 # of Branch Offices: 0

Telephone #: 505-769-1975 FAX#: 505-762-1684

Chief Executive Officer: Thomas E. Pullman
President.....: Thomas E. Pullman

ASSETS

Cash and Due from Banks.....	3,465
Investment Securities.....	6,640
Federal Funds Sold/Securities Purchased.....	1,302
Total Loans.....	28,729
Less: Allowance/Risk Reserve.....	401
Net Loans.....	28,328
Net Premises.....	1,008
Other Real Estate.....	572
Other Assets.....	1,119
TOTAL ASSETS.....	42,434

LIABILITIES

Total Deposits.....	38,785
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	384
TOTAL LIABILITIES.....	39,169
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	3,265
TOTAL LIABILITIES AND CAPITAL.....	42,434

No. of Shares Issued: 85,000

December 31, 1990

First New Mexico Bank
300 S. Gold
P.O. Box 511
Deming, Luna, NM 88031-0511

Charter #/Date: 128/ 5-14-1986 # of Branch Offices: 2

Telephone #: 505-546-2691 FAX#: 505-546-6121

Chief Executive Officer: Earl C. Spruiell
President.....: Earl C. Spruiell

ASSETS

Cash and Due from Banks.....	3,053
Investment Securities.....	19,212
Federal Funds Sold/Securities Purchased.....	9,400
Total Loans.....	26,231
Less: Allowance/Risk Reserve.....	250
Net Loans.....	25,981
Net Premises.....	736
Other Real Estate.....	334
Other Assets.....	1,330
TOTAL ASSETS.....	60,046

LIABILITIES

Total Deposits.....	53,683
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	881
TOTAL LIABILITIES.....	54,564
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	5,482
TOTAL LIABILITIES AND CAPITAL.....	60,046

No. of Shares Issued: 120,000

December 31, 1990

United New Mexico Bank at Mimbres Valley
223 South Gold
P.O. Box 1050
Deming, Luna, NM 88031

Charter #/Date: 31/10- 1-1925 # of Branch Offices: 1

Telephone #: 505-546-8871 FAX#: 505-546-6829

Chairman.....: Claude E. Leyendecker
Chief Executive Officer: Dean Stovall
President.....: Dean Stovall

ASSETS

Cash and Due from Banks.....	3,209
Investment Securities.....	15,373
Federal Funds Sold/Securities Purchased.....	11,275
Total Loans.....	22,743
Less: Allowance/Risk Reserve.....	330
Net Loans.....	22,413
Net Premises.....	421
Other Real Estate.....	520
Other Assets.....	1,095
TOTAL ASSETS.....	54,306

LIABILITIES

Total Deposits.....	49,086
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	361
TOTAL LIABILITIES.....	49,447
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	4,859
TOTAL LIABILITIES AND CAPITAL.....	54,306

No. of Shares Issued: 10,500

December 31, 1990

EL PUEBLO STATE BANK
221 South Riverside Dr.
P.O. Drawer E
Espanola, Rio Arriba, NM 87532

Charter #/Date: 160/ 2-21-1973 # of Branch Offices: 1

Telephone #: 505-753-2383 FAX#: 505-753-5074

Chairman.....: Peter A. Casados
Chief Executive Officer: Paul L. Follmer
President.....: Paul L. Follmer

ASSETS

Cash and Due from Banks.....	1,335
Investment Securities.....	9,479
Federal Funds Sold/Securities Purchased.....	4,480
Total Loans.....	12,029
Less: Allowance/Risk Reserve.....	459
Net Loans.....	11,570
Net Premises.....	457
Other Real Estate.....	149
Other Assets.....	430
TOTAL ASSETS.....	27,900

LIABILITIES

Total Deposits.....	26,049
Federal Funds Purchased and Borrowings.....	61
Subordinated Debt.....	0
Other Liabilities.....	109
TOTAL LIABILITIES.....	26,219
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	1,681
TOTAL LIABILITIES AND CAPITAL.....	27,900

No. of Shares Issued: 50,000

December 31, 1990

First Interstate Bank of Farmington
500 W. Broadway
P.O. Box 4140
Farmington, San Juan, NM 87499-4140

Charter #/Date: 207/ 1-16-1905 # of Branch Offices: 3

Telephone #: 505-326-9900 FAX#: 505-326-3171

Chairman.....: David Pierce
Chief Executive Officer: Sam J. Butler
President.....: Sam J. Butler

ASSETS

Cash and Due from Banks	9,413
Investment Securities	43,357
Federal Funds Sold/Securities Purchased	7,025
Total Loans	74,495
Less: Allowance/Risk Reserve	872
Net Loans	73,623
Net Premises	5,167
Other Real Estate	2,354
Other Assets	1,719
TOTAL ASSETS	142,658

LIABILITIES

Total Deposits	132,732
Federal Funds Purchased and Borrowings	0
Subordinated Debt	0
Other Liabilities	959
TOTAL LIABILITIES	133,691
Limited Life Preferred Stock	0
TOTAL EQUITY CAPITAL	8,967
TOTAL LIABILITIES AND CAPITAL	142,658

No. of Shares Issued: 500,000

December 31, 1990

SUNWEST Bank of Farmington
2200 East Main Street
P.O. Drawer 1560
Farmington, San Juan, NM 87499

Charter #/Date: 252/ 3-19-1974 # of Branch Offices: 2

Telephone #: 505-326-2221 FAX#: 505-326-2564

Chairman.....:	Frank A. Macaluso
Chief Executive Officer:	Steven O. Garrett
President.....:	Steven O. Garrett

ASSETS

Cash and Due from Banks.....	3,637
Investment Securities.....	27,528
Federal Funds Sold/Securities Purchased.....	900
Total Loans.....	34,729
Less: Allowance/Risk Reserve.....	1,132
Net Loans.....	33,597
Net Premises.....	2,409
Other Real Estate.....	294
Other Assets.....	1,725
TOTAL ASSETS.....	70,090

LIABILITIES

Total Deposits.....	63,996
Federal Funds Purchased and Borrowings.....	547
Subordinated Debt.....	0
Other Liabilities.....	650
TOTAL LIABILITIES.....	65,193
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	4,897
TOTAL LIABILITIES AND CAPITAL.....	70,090

No. of Shares Issued: 35,000

December 31, 1990

Western Bank
320 W. Main
P.O. Box 630
Farmington, San Juan, NM 87499-0630

Charter #/Date: 106/ 1- 2-1980 # of Branch Offices: 2

Telephone #: 505-325-1971 FAX#: 505-325-4538

Chairman.....: Donald K. Padgett
Chief Executive Officer: Jerry D. Stagner
President.....: Jerry D. Stagner

ASSETS

Cash and Due from Banks.....	4,996
Investment Securities.....	7,578
Federal Funds Sold/Securities Purchased.....	2,000
Total Loans.....	20,599
Less: Allowance/Risk Reserve.....	1,127
Net Loans.....	19,472
Net Premises.....	1,059
Other Real Estate.....	930
Other Assets.....	882
TOTAL ASSETS.....	36,917

LIABILITIES

Total Deposits.....	34,718
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	264
TOTAL LIABILITIES.....	34,982
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	1,935
TOTAL LIABILITIES AND CAPITAL.....	36,917

No. of Shares Issued: 171,930

December 31, 1990

Sunwest Bank of Gallup
221 West Aztec
P.O. Box 339
Gallup, McKinley, NM 87301

Charter #/Date: 124/ 3-15-1915 # of Branch Offices: 4

Telephone #: 505-863-9533 FAX#: 505-722-2279

Chairman.....:	J. Howard Menapace
Chief Executive Officer:	John W. Dowling
President.....:	John W. Dowling

ASSETS

Cash and Due from Banks.....	6,960
Investment Securities.....	45,123
Federal Funds Sold/Securities Purchased.....	0
Total Loans.....	93,835
Less: Allowance/Risk Reserve.....	1,620
Net Loans.....	92,215
Net Premises.....	4,002
Other Real Estate.....	353
Other Assets.....	1,980
TOTAL ASSETS.....	150,633

LIABILITIES

Total Deposits.....	134,599
Federal Funds Purchased and Borrowings.....	3,000
Subordinated Debt.....	0
Other Liabilities.....	1,813
TOTAL LIABILITIES.....	139,412
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	11,221
TOTAL LIABILITIES AND CAPITAL.....	150,633

No. of Shares Issued: 200,000

December 31, 1990

United New Mexico Bank at Gallup
300 West Aztec
P.O. Box 279
Gallup, McKinley, NM 87301-0279

Charter #/Date: 36/ 1- 6-1934 # of Branch Offices: 3

Telephone #: 505-863-9511 FAX#: 505-863-3415

Chairman.....: L.L. Hamilton, Jr.
Chief Executive Officer: L.L. Hamilton, Jr.
President.....: L.L. Hamilton, Jr.

ASSETS

Cash and Due from Banks.....	4,371
Investment Securities.....	18,662
Federal Funds Sold/Securities Purchased.....	7,500
Total Loans.....	22,620
Less: Allowance/Risk Reserve.....	280
Net Loans.....	22,340
Net Premises.....	2,281
Other Real Estate.....	141
Other Assets.....	1,163
TOTAL ASSETS.....	56,458

LIABILITIES

Total Deposits.....	50,111
Federal Funds Purchased and Borrowings.....	1,258
Subordinated Debt.....	0
Other Liabilities.....	378
TOTAL LIABILITIES.....	51,747
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	4,711
TOTAL LIABILITIES AND CAPITAL.....	56,458

No. of Shares Issued: 14,700

December 31, 1990

WESTERN BANK, GALLUP, NEW MEXICO
307 West Aztec
P.O. Box 1729
Gallup, McKinley, NM 87301

Charter #/Date: 161/ 2-14- 73 # of Branch Offices: 0

Telephone #: 505-722-4411 FAX#: 505-722-6731

Chairman.....: Basilio DiGregorio
Chief Executive Officer: Kenneth L. Agee
President.....: Kenneth L. Agee

ASSETS

Cash and Due from Banks.....	3,123
Investment Securities.....	6,229
Federal Funds Sold/Securities Purchased.....	7,790
Total Loans.....	18,715
Less: Allowance/Risk Reserve.....	123
Net Loans.....	18,592
Net Premises.....	722
Other Real Estate.....	440
Other Assets.....	615
TOTAL ASSETS.....	37,511

LIABILITIES

Total Deposits.....	33,788
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	301
TOTAL LIABILITIES.....	34,089
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	3,422
TOTAL LIABILITIES AND CAPITAL.....	37,511

No. of Shares Issued: 100,000

December 31, 1990

Grants State Bank
824 W. Santa Fe Ave.
P.O. Box 1088
Grants, Cibola, NM 87020

Charter #/Date: 41/ 6- 4-1947 # of Branch Offices: 2

Telephone #: 505-285-6611 FAX#: 505-285-6618

Chairman.....:	Birdye Abraham
Chief Executive Officer:	Lawrence L. Frank
President.....:	Lawrence L. Frank

ASSETS

Cash and Due from Banks.....	2,361
Investment Securities.....	5,592
Federal Funds Sold/Securities Purchased.....	5,275
Total Loans.....	21,258
Less: Allowance/Risk Reserve.....	584
Net Loans.....	20,674
Net Premises.....	1,111
Other Real Estate.....	536
Other Assets.....	5,698
TOTAL ASSETS.....	41,247

LIABILITIES

Total Deposits.....	37,485
Federal Funds Purchased and Borrowings.....	71
Subordinated Debt.....	0
Other Liabilities.....	871
TOTAL LIABILITIES.....	38,427
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	2,820
TOTAL LIABILITIES AND CAPITAL.....	41,247

No. of Shares Issued: 50,000

December 31, 1990

First Interstate Bank of Lea County
220 West Broadway
P.O. Box 400
Hobbs, Lea, NM 88240-0400

Charter #/Date: 183/10-31-1928 # of Branch Offices: 6

Telephone #: 505-397-4511 FAX#: 505-397-6044

Chief Executive Officer: Samuel S. Spencer, Jr.
President.....: Samuel S. Spencer, Jr.

ASSETS

Cash and Due from Banks.....	10,217
Investment Securities.....	30,658
Federal Funds Sold/Securities Purchased.....	18,670
Total Loans.....	66,494
Less: Allowance/Risk Reserve.....	4,083
Net Loans.....	62,411
Net Premises.....	2,789
Other Real Estate.....	2,534
Other Assets.....	2,066
TOTAL ASSETS.....	129,345

LIABILITIES

Total Deposits.....	117,941
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	270
Other Liabilities.....	764
TOTAL LIABILITIES.....	118,975
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	10,370
TOTAL LIABILITIES AND CAPITAL.....	129,345

No. of Shares Issued: 97,240

December 31, 1990

UNITED NEW MEXICO BANK AT LEA COUNTY
200 E. Broadway
P.O. Box 1290
Hobbs, Lea, NM 88241-1290

Charter #/Date: 199/ 8-31-1985 # of Branch Offices: 5

Telephone #: 505-397-3271 FAX#: 505-397-6381

Chairman.....: Michael A. Warren
Chief Executive Officer: Michael A. Warren
President.....: Michael A. Warren

ASSETS

Cash and Due from Banks.....	7,052
Investment Securities.....	24,228
Federal Funds Sold/Securities Purchased.....	0
Total Loans.....	78,311
Less: Allowance/Risk Reserve.....	1,052
Net Loans.....	77,259
Net Premises.....	1,152
Other Real Estate.....	962
Other Assets.....	2,253
TOTAL ASSETS.....	112,906

LIABILITIES

Total Deposits.....	100,208
Federal Funds Purchased and Borrowings.....	2,801
Subordinated Debt.....	0
Other Liabilities.....	480
TOTAL LIABILITIES.....	103,489
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	9,417
TOTAL LIABILITIES AND CAPITAL.....	112,906

No. of Shares Issued: 450,000

December 31, 1990

Citizens Bank of Las Cruces
505 S. Main
P.O. Drawer CB
Las Cruces, Dona Ana, NM 88004

Charter #/Date: 110/10- 9-1969 # of Branch Offices: 5

Telephone #: 505-524-9656 FAX#: 505-523-8625

Chairman.....: James L. Ikard
Chief Executive Officer: Everett Crawford
President.....: Everett Crawford

ASSETS

Cash and Due from Banks.....	5,521
Investment Securities.....	18,627
Federal Funds Sold/Securities Purchased.....	5,980
Total Loans.....	69,972
Less: Allowance/Risk Reserve.....	901
Net Loans.....	69,071
Net Premises.....	1,242
Other Real Estate.....	811
Other Assets.....	1,775
TOTAL ASSETS.....	103,027

LIABILITIES

Total Deposits.....	94,451
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	1,249
TOTAL LIABILITIES.....	95,700
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	7,327
TOTAL LIABILITIES AND CAPITAL.....	103,027

No. of Shares Issued: 111,140

December 31, 1990

Western Bank, Las Cruces, New Mexico
201 North Church
P.O. Box 457
Las Cruces, Dona Ana, NM 88004

Charter #/Date: 4/12-27-1915 # of Branch Offices: 6

Telephone #: 505-526-5544 FAX#: 505-525-2383

Chairman.....: Bill Robertson
Chief Executive Officer: Bill Robertson
President.....: Loren S. Kuehne

ASSETS

Cash and Due from Banks.....	7,568
Investment Securities.....	27,729
Federal Funds Sold/Securities Purchased.....	7,765
Total Loans.....	63,726
Less: Allowance/Risk Reserve.....	707
Net Loans.....	63,019
Net Premises.....	4,397
Other Real Estate.....	412
Other Assets.....	1,876
TOTAL ASSETS.....	112,766

LIABILITIES

Total Deposits.....	101,164
Federal Funds Purchased and Borrowings.....	271
Subordinated Debt.....	0
Other Liabilities.....	1,265
TOTAL LIABILITIES.....	102,700
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	10,066
TOTAL LIABILITIES AND CAPITAL.....	112,766

No. of Shares Issued: 211,655

December 31, 1990

THE BANK OF LAS VEGAS
622 Douglas Ave.
P.O. Box 2707
Las Vegas, San Miguel, NM 87701

Charter #/Date: 1/ 4-21-1920 # of Branch Offices: 3

Telephone #: 505-425-7565 FAX#: 505-425-8501

Chairman.....: S. D. Levenson
Chief Executive Officer: Robert L. Levenson
President.....: Robert L. Levenson

ASSETS

Cash and Due from Banks.....	3,869
Investment Securities.....	32,400
Federal Funds Sold/Securities Purchased.....	990
Total Loans.....	37,570
Less: Allowance/Risk Reserve.....	327
Net Loans.....	37,243
Net Premises.....	1,657
Other Real Estate.....	19
Other Assets.....	933
TOTAL ASSETS.....	77,111

LIABILITIES

Total Deposits.....	69,121
Federal Funds Purchased and Borrowings.....	1,165
Subordinated Debt.....	0
Other Liabilities.....	524
TOTAL LIABILITIES.....	70,810
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	6,301
TOTAL LIABILITIES AND CAPITAL.....	77,111

No. of Shares Issued: 250,000

December 31, 1990

The Bank of New Mexico, Las Vegas
701 Douglas
P.O. Box 1467
Las Vegas, San Miguel, NM 87701

Charter #/Date: 379/11- 3-1980 # of Branch Offices: 1

Telephone #: 505-454-1411 FAX#: 505-425-5671

Chairman.....: James Franken
Chief Executive Officer: Andy R. Gomez
President.....: Andy R. Gomez

ASSETS

Cash and Due from Banks.....	549
Investment Securities.....	5,103
Federal Funds Sold/Securities Purchased.....	4,155
Total Loans.....	13,382
Less: Allowance/Risk Reserve.....	121
Net Loans.....	13,261
Net Premises.....	395
Other Real Estate.....	385
Other Assets.....	278
TOTAL ASSETS.....	24,126

LIABILITIES

Total Deposits.....	21,982
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	299
TOTAL LIABILITIES.....	22,281
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	1,845
TOTAL LIABILITIES AND CAPITAL.....	24,126

No. of Shares Issued: 75,000

December 31, 1990

McFarland Brothers Bank
Second and Martinez
P.O. Box 97
Logan, Quay, NM 88426

Charter #/Date: 149/ 1- 8-1920 # of Branch Offices: 1

Telephone #: 505-461-1100

Chairman.....:	Marguerite Poling
Chief Executive Officer:	G. A. "Buster" Poling, Jr.
President.....:	G. A. "Buster" Poling, Jr.

ASSETS

Cash and Due from Banks.....	794
Investment Securities.....	2,274
Federal Funds Sold/Securities Purchased.....	1,825
Total Loans.....	6,805
Less: Allowance/Risk Reserve.....	128
Net Loans.....	6,677
Net Premises.....	477
Other Real Estate.....	119
Other Assets.....	127
TOTAL ASSETS.....	12,293

LIABILITIES

Total Deposits.....	11,215
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	134
TOTAL LIABILITIES.....	11,349
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	944
TOTAL LIABILITIES AND CAPITAL.....	12,293

No. of Shares Issued: 6,357

December 31, 1990

Western Bank, Lordsburg, New Mexico
140 East Motel Drive
P.O. Box 490
Lordsburg, Hidalgo, NM 88045

Charter #/Date: 82/10-29-1982 # of Branch Offices: 2

Telephone #: 505-542-3521 FAX#: 505-542-9247

Chairman.....: Robert C. Martin, Sr.
Chief Executive Officer: Robert C. Martin, Jr.
President.....: Robert C. Martin, Jr.

ASSETS

Cash and Due from Banks.....	2,598
Investment Securities.....	15,213
Federal Funds Sold/Securities Purchased.....	1,325
Total Loans.....	13,131
Less: Allowance/Risk Reserve.....	236
Net Loans.....	12,895
Net Premises.....	859
Other Real Estate.....	501
Other Assets.....	658
TOTAL ASSETS.....	34,049

LIABILITIES

Total Deposits.....	30,516
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	230
TOTAL LIABILITIES.....	30,746
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	3,303
TOTAL LIABILITIES AND CAPITAL.....	34,049

No. of Shares Issued: 4,520

December 31, 1990

THE BANK OF LOS ALAMOS
974 17th St.
P.O. Box 1070
Los Alamos, Los Alamos, NM 87544

Charter #/Date: 308/ 1- 4-1978 # of Branch Offices: 0

Telephone #: 505-662-3310 FAX#: 505-662-1456

Chairman.....:	Pietro Chiello
Chief Executive Officer:	Verne W. Loose
President.....:	Verne W. Loose

ASSETS

Cash and Due from Banks.....	2,783
Investment Securities.....	5,866
Federal Funds Sold/Securities Purchased.....	550
Total Loans.....	16,031
Less: Allowance/Risk Reserve.....	237
Net Loans.....	15,794
Net Premises.....	85
Other Real Estate.....	222
Other Assets.....	215
TOTAL ASSETS.....	25,515

LIABILITIES

Total Deposits.....	23,613
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	188
TOTAL LIABILITIES.....	23,801
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	1,714
TOTAL LIABILITIES AND CAPITAL.....	25,515

No. of Shares Issued: 57,500

December 31, 1990

International State Bank
200 Second Street
P.O. Box 1028
Raton, Colfax, NM 87740

Charter #/Date: 24/ 4- 9-1918 # of Branch Offices: 3

Telephone #: 505-445-2321 FAX#: 505-445-9003

Chairman.....: Ronald L. Moore
Chief Executive Officer: Ronald L. Schmeits
President.....: Ronald L. Schmeits

ASSETS

Cash and Due from Banks.....	4,045
Investment Securities.....	26,752
Federal Funds Sold/Securities Purchased.....	4,140
Total Loans.....	33,871
Less: Allowance/Risk Reserve.....	689
Net Loans.....	33,182
Net Premises.....	588
Other Real Estate.....	2,125
Other Assets.....	1,175
TOTAL ASSETS.....	72,107

LIABILITIES

Total Deposits.....	65,525
Federal Funds Purchased and Borrowings.....	152
Subordinated Debt.....	0
Other Liabilities.....	692
TOTAL LIABILITIES.....	66,369
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	5,738
TOTAL LIABILITIES AND CAPITAL.....	72,107

No. of Shares Issued: 150,000

December 31, 1990

United New Mexico Bank at Rio Rancho
4000 Southern Blvd.
P.O. Box 15488
Rio Rancho, Sandoval, NM 87174

Charter #/Date: 35/ 8- 5-1960 # of Branch Offices: 4

Telephone #: 505-892- 900 FAX#: 505-891-7611

Chairman.....: Ronald D. Smith
Chief Executive Officer: Ronald D. Smith
President.....: Ronald D. Smith

ASSETS

Cash and Due from Banks.....	2,155
Investment Securities.....	11,962
Federal Funds Sold/Securities Purchased.....	18,450
Total Loans.....	25,463
Less: Allowance/Risk Reserve.....	336
Net Loans.....	25,127
Net Premises.....	1,647
Other Real Estate.....	234
Other Assets.....	705
TOTAL ASSETS.....	60,280

LIABILITIES

Total Deposits.....	54,403
Federal Funds Purchased and Borrowings.....	1,339
Subordinated Debt.....	0
Other Liabilities.....	355
TOTAL LIABILITIES.....	56,097
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	4,183
TOTAL LIABILITIES AND CAPITAL.....	60,280

No. of Shares Issued: 6,000

December 31, 1990

First Interstate Bank of Roswell
128 2nd St.
P.O. Box 2057
Roswell, Chaves, NM 88201

Charter #/Date: 39/ 4- 5-1946 # of Branch Offices: 4

Telephone #: 505-622-4240 FAX#: 505-622- 921

Chairman.....: James A. Clark
Chief Executive Officer: Fran Gates
President.....: Fran Gates

ASSETS

Cash and Due from Banks.....	4,668
Investment Securities.....	18,311
Federal Funds Sold/Securities Purchased.....	10,475
Total Loans.....	27,341
Less: Allowance/Risk Reserve.....	1,574
Net Loans.....	25,767
Net Premises.....	2,473
Other Real Estate.....	1,625
Other Assets.....	941
TOTAL ASSETS.....	64,260

LIABILITIES

Total Deposits.....	58,859
Federal Funds Purchased and Borrowings.....	73
Subordinated Debt.....	0
Other Liabilities.....	326
TOTAL LIABILITIES.....	59,258
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	5,002
TOTAL LIABILITIES AND CAPITAL.....	64,260

No. of Shares Issued: 120,000

December 31, 1990

Valley Bank of Commerce
217 West Second Street
Post Office Box 2015
Roswell, Chaves, NM 88202-2015

Charter #/Date: 312/11-18-1977 # of Branch Offices: 1

Telephone #: 505-623-2265 FAX#: 505-622-9943

Chairman.....: Charles H. Coll
Chief Executive Officer: John H. Burson
President.....: John H. Burson

ASSETS

Cash and Due from Banks.....	12,717
Investment Securities.....	5,783
Federal Funds Sold/Securities Purchased.....	6,350
Total Loans.....	19,670
Less: Allowance/Risk Reserve.....	207
Net Loans.....	19,463
Net Premises.....	1,409
Other Real Estate.....	845
Other Assets.....	754
TOTAL ASSETS.....	47,321

LIABILITIES

Total Deposits.....	42,749
Federal Funds Purchased and Borrowings.....	615
Subordinated Debt.....	0
Other Liabilities.....	548
TOTAL LIABILITIES.....	43,912
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	3,409
TOTAL LIABILITIES AND CAPITAL.....	47,321

No. of Shares Issued: 100,000

December 31, 1990

RUIDOSO STATE BANK
1710 Sudderth
P.O. Drawer B
Ruidoso, Lincoln, NM 88345

Charter #/Date: 209/ 7- 6-1953 # of Branch Offices: 5

Telephone #: 505-257-4043 FAX#: 505-257-5843

Chairman.....: J. Phillip Mote

ASSETS

Cash and Due from Banks.....	5,616
Investment Securities.....	9,085
Federal Funds Sold/Securities Purchased.....	2,100
Total Loans.....	37,724
Less: Allowance/Risk Reserve.....	486
Net Loans.....	37,238
Net Premises.....	2,278
Other Real Estate.....	4,982
Other Assets.....	1,071
TOTAL ASSETS.....	62,370

LIABILITIES

Total Deposits.....	56,120
Federal Funds Purchased and Borrowings.....	1,708
Subordinated Debt.....	0
Other Liabilities.....	445
TOTAL LIABILITIES.....	58,273
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	4,097
TOTAL LIABILITIES AND CAPITAL.....	62,370

No. of Shares Issued: 150,000

December 31, 1990

FIRSTBANK SANTA FE, NEW MEXICO
600 San Mateo
P.O. Box 5394
Santa Fe, Santa Fe, NM 87502

Charter #/Date: 346/ 1- 1-1982 # of Branch Offices: 1

Telephone #: 505-982-6000 FAX#: 505-982-6009

Chairman.....: Donald K. Padgett
Chief Executive Officer: Max E. Myers
President.....: Max E. Myers

ASSETS

Cash and Due from Banks.....	2,770
Investment Securities.....	2,555
Federal Funds Sold/Securities Purchased.....	3,700
Total Loans.....	11,414
Less: Allowance/Risk Reserve.....	299
Net Loans.....	11,115
Net Premises.....	816
Other Real Estate.....	417
Other Assets.....	245
TOTAL ASSETS.....	21,618

LIABILITIES

Total Deposits.....	19,177
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	247
TOTAL LIABILITIES.....	19,424
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	2,194
TOTAL LIABILITIES AND CAPITAL.....	21,618

No. of Shares Issued: 372,223

December 31, 1990

Sunwest Bank of Santa Fe
1234 St. Michaels Drive
Post Office Box 5375
Santa Fe, Santa Fe, NM 87502-5375

Charter #/Date: 79/ 1-12-1972 # of Branch Offices: 2

Telephone #: 505-471-1234 FAX#: 505-473-8390

Chairman.....: Thomas B. Catron, III
Chief Executive Officer: Charles "Ken" Campbell
President.....: Charles "Ken" Campbell

ASSETS

Cash and Due from Banks.....	14,568
Investment Securities.....	88,331
Federal Funds Sold/Securities Purchased.....	3,450
Total Loans.....	116,808
Less: Allowance/Risk Reserve.....	2,689
Net Loans.....	114,119
Net Premises.....	4,853
Other Real Estate.....	266
Other Assets.....	4,109
TOTAL ASSETS.....	229,696

LIABILITIES

Total Deposits.....	212,870
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	1,997
TOTAL LIABILITIES.....	214,867
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	14,829
TOTAL LIABILITIES AND CAPITAL.....	229,696

No. of Shares Issued: 80,000

December 31, 1990

THE BANK OF SANTA FE
241 Washington Ave.
P.O. Box 2027
Santa Fe, Santa Fe, NM 87504-2027

Charter #/Date: 238/ 3-12-1962 # of Branch Offices: 3

Telephone #: 505-984-0500 FAX#: 505-984-0410

Chief Executive Officer: James A. Kruger
President.....: James A. Kruger

ASSETS

Cash and Due from Banks.....	14,832
Investment Securities.....	34,412
Federal Funds Sold/Securities Purchased.....	5,750
Total Loans.....	53,342
Less: Allowance/Risk Reserve.....	562
Net Loans.....	52,780
Net Premises.....	4,537
Other Real Estate.....	2,549
Other Assets.....	2,909
TOTAL ASSETS.....	117,769

LIABILITIES

Total Deposits.....	107,291
Federal Funds Purchased and Borrowings.....	928
Subordinated Debt.....	0
Other Liabilities.....	1,160
TOTAL LIABILITIES.....	109,379
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	8,390
TOTAL LIABILITIES AND CAPITAL.....	117,769

No. of Shares Issued: 7,434,611

December 31, 1990

First New Mexico Bank of Silver City
1928 U.S. Highway 180 E
Post Office Box 2798
Silver City, Grant, NM 88062

Charter #/Date: 363/ 8- 1-1983 # of Branch Offices: 0

Telephone #: 505-388-3121

Chairman.....: Murray Ryan
Chief Executive Officer: Samuel W. Weston
President.....: Samuel W. Weston

ASSETS

Cash and Due from Banks.....	1,408
Investment Securities.....	6,168
Federal Funds Sold/Securities Purchased.....	50
Total Loans.....	8,782
Less: Allowance/Risk Reserve.....	97
Net Loans.....	8,685
Net Premises.....	1,087
Other Real Estate.....	13
Other Assets.....	275
TOTAL ASSETS.....	17,686

LIABILITIES

Total Deposits.....	15,927
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	115
TOTAL LIABILITIES.....	16,042
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	1,644
TOTAL LIABILITIES AND CAPITAL.....	17,686

No. of Shares Issued: 50,000

December 31, 1990

Sunwest Bank of Grant County
1203 Hudson
Post Office Box 1449
Silver City, Grant, NM 88062

Charter #/Date: 102/ 2-21-1984 # of Branch Offices: 2

Telephone #: 505-388-1903 FAX#: 505-388-1245

Chairman.....: Ben H. Ormand
Chief Executive Officer: Don W. White
President.....: Don W. White

ASSETS

Cash and Due from Banks.....	2,080
Investment Securities.....	48,337
Federal Funds Sold/Securities Purchased.....	1,400
Total Loans.....	33,512
Less: Allowance/Risk Reserve.....	673
Net Loans.....	32,839
Net Premises.....	1,379
Other Real Estate.....	333
Other Assets.....	1,461
TOTAL ASSETS.....	87,829

LIABILITIES

Total Deposits.....	80,428
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	876
TOTAL LIABILITIES.....	81,304
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	6,525
TOTAL LIABILITIES AND CAPITAL.....	87,829

No. of Shares Issued: 92,000

December 31, 1990

FIRST STATE BANK
103 Manzanares Street
Post Office Box Z
Socorro, Socorro, NM 87801

Charter #/Date: 195/ 6-30-1947 # of Branch Offices: 1

Telephone #: 505-835-1550 FAX#: 505-835-2225

Chairman.....: Holm O. Bursum, III
Chief Executive Officer: Holm O. Bursum, III
President.....: Holm O. Bursum, III

ASSETS

Cash and Due from Banks.....	2,057
Investment Securities.....	21,703
Federal Funds Sold/Securities Purchased.....	0
Total Loans.....	18,839
Less: Allowance/Risk Reserve.....	282
Net Loans.....	18,557
Net Premises.....	2,397
Other Real Estate.....	0
Other Assets.....	625
TOTAL ASSETS.....	45,339

LIABILITIES

Total Deposits.....	39,480
Federal Funds Purchased and Borrowings.....	50
Subordinated Debt.....	0
Other Liabilities.....	237
TOTAL LIABILITIES.....	39,767
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	5,572
TOTAL LIABILITIES AND CAPITAL.....	45,339

No. of Shares Issued: 9,200

December 31, 1990

The Bank of New Mexico, Springer
400 Maxwell Ave.
P.O. Box 518
Springer, Colfax, NM 87747

Charter #/Date: 123/ 4-29-1916 # of Branch Offices: 6

Telephone #: 505-483-2411 FAX#: 505-483-5521

Chairman.....:	Thomas E. Salazar
Chief Executive Officer:	Lawrence R. Geter
President.....:	Lawrence R. Geter

ASSETS

Cash and Due from Banks.....	1,068
Investment Securities.....	10,229
Federal Funds Sold/Securities Purchased.....	5,825
Total Loans.....	14,194
Less: Allowance/Risk Reserve.....	318
Net Loans.....	13,876
Net Premises.....	664
Other Real Estate.....	560
Other Assets.....	615
TOTAL ASSETS.....	32,837

LIABILITIES

Total Deposits.....	30,182
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	420
TOTAL LIABILITIES.....	30,602
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	2,506
TOTAL LIABILITIES AND CAPITAL.....	33,108

No. of Shares Issued: 77,500

December 31, 1990

CENTINEL BANK OF TAOS, TAOS, TAOS COUNTY, NEW MEXICO
S. Santa Fe Road
P.O. Box 828
Taos, Taos, NM 87571

Charter #/Date: 109/12-19-1968 # of Branch Offices: 5

Telephone #: 505-758-4201 FAX#: 505-758-1555

Chairman.....: Eliu E. Romero
Chief Executive Officer: Martin E. Romero
President.....: Martin E. Romero

ASSETS

Cash and Due from Banks.....	5,398
Investment Securities.....	17,738
Federal Funds Sold/Securities Purchased.....	2,550
Total Loans.....	28,820
Less: Allowance/Risk Reserve.....	443
Net Loans.....	28,377
Net Premises.....	2,011
Other Real Estate.....	233
Other Assets.....	725
TOTAL ASSETS.....	57,032

LIABILITIES

Total Deposits.....	52,753
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	653
TOTAL LIABILITIES.....	53,406
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	3,626
TOTAL LIABILITIES AND CAPITAL.....	57,032

No. of Shares Issued: 17,143

December 31, 1990

FIRST STATE BANK OF TAOS
120 West Plaza
Post Office Box 797
Taos, Taos, NM 87571

Charter #/Date: 92/ 8- 1-1922 # of Branch Offices: 2

Telephone #: 505-758-6600 FAX#: 505-758-8076

Chairman.....: Eloy Jeantete
Chief Executive Officer: Michael R. Stanford
President.....: Michael R. Stanford

ASSETS

Cash and Due from Banks.....	3,040
Investment Securities.....	11,622
Federal Funds Sold/Securities Purchased.....	5,730
Total Loans.....	33,175
Less: Allowance/Risk Reserve.....	358
Net Loans.....	32,817
Net Premises.....	1,725
Other Real Estate.....	1,572
Other Assets.....	899
TOTAL ASSETS.....	57,405

LIABILITIES

Total Deposits.....	52,882
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	376
TOTAL LIABILITIES.....	53,258
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	4,147
TOTAL LIABILITIES AND CAPITAL.....	57,405

No. of Shares Issued: 4,500

December 31, 1990

_WESTERN BANK, TAOS, NEW MEXICO
Paseo del Pueblo Sur
P.O. Box 6158
Taos, Taos, NM 87571

Charter #/Date: 449/ 5-28-1982 # of Branch Offices: 0

Telephone #: 505-758-8100 FAX#: 505-758-1117

Chairman.....: Donald K. Padgett
President.....: Michael F. Martinez

ASSETS

Cash and Due from Banks.....	1,705
Investment Securities.....	1,984
Federal Funds Sold/Securities Purchased.....	3,750
Total Loans.....	6,529
Less: Allowance/Risk Reserve.....	195
Net Loans.....	6,334
Net Premises.....	416
Other Real Estate.....	107
Other Assets.....	120
TOTAL ASSETS.....	14,416

LIABILITIES

Total Deposits.....	12,978
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	104
TOTAL LIABILITIES.....	13,082
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	1,334
TOTAL LIABILITIES AND CAPITAL.....	14,416

No. of Shares Issued: 176,925

December 31, 1990

FirstBank Truth or Consequences, New Mexico
509 Broadway
Post Office Box 872
Truth or Consequences, Sierra, NM 87901

Charter #/Date: 143/ 5- 2-1978 # of Branch Offices: 2

Telephone #: 505-894-7171 FAX#: 505-894-6284

Chairman.....: Donald K. Padgett
Chief Executive Officer: Joseph P. Casey
President.....: Joseph P. Casey

ASSETS

Cash and Due from Banks.....	2,107
Investment Securities.....	17,717
Federal Funds Sold/Securities Purchased.....	4,070
Total Loans.....	26,971
Less: Allowance/Risk Reserve.....	484
Net Loans.....	26,487
Net Premises.....	1,160
Other Real Estate.....	684
Other Assets.....	840
TOTAL ASSETS.....	53,065

LIABILITIES

Total Deposits.....	48,491
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	323
TOTAL LIABILITIES.....	48,814
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	4,251
TOTAL LIABILITIES AND CAPITAL.....	53,065

No. of Shares Issued: 100

December 31, 1990

Citizens Bank
211 East Main
Post Office Box 1228
Tucumcari, Quay, NM 88401

Charter #/Date: 197/ 2-25-1948 # of Branch Offices: 0

Telephone #: 505-461-1261 FAX#: 505-461-1210

Chairman.....: J. R. Nunn
Chief Executive Officer: J. R. Nunn
President.....: Grant J. Morper

ASSETS

Cash and Due from Banks.....	1,147
Investment Securities.....	6,785
Federal Funds Sold/Securities Purchased.....	7,500
Total Loans.....	22,570
Less: Allowance/Risk Reserve.....	154
Net Loans.....	22,416
Net Premises.....	127
Other Real Estate.....	0
Other Assets.....	777
TOTAL ASSETS.....	38,752

LIABILITIES

Total Deposits.....	33,666
Federal Funds Purchased and Borrowings.....	1
Subordinated Debt.....	0
Other Liabilities.....	258
TOTAL LIABILITIES.....	33,925
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	4,827
TOTAL LIABILITIES AND CAPITAL.....	38,752

No. of Shares Issued: 10,000

December 31, 1990

UNITED NEW MEXICO BANK AT VAUGHN
Highway 60 East
P.O. Box 38
Vaughn, Guadalupe, NM 88353

Charter #/Date: 16/ 2-27-1917 # of Branch Offices: 3

Telephone #: 505-648-2377 FAX#: 505-648-2378

Chairman.....: Johnson Stearns
Chief Executive Officer: Scott M. Shafer
President.....: Scott M. Shafer

ASSETS

Cash and Due from Banks.....	1,951
Investment Securities.....	6,160
Federal Funds Sold/Securities Purchased.....	4,850
Total Loans.....	16,155
Less: Allowance/Risk Reserve.....	232
Net Loans.....	15,923
Net Premises.....	1,071
Other Real Estate.....	356
Other Assets.....	589
TOTAL ASSETS.....	30,900

LIABILITIES

Total Deposits.....	28,222
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	265
TOTAL LIABILITIES.....	28,487
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	2,413
TOTAL LIABILITIES AND CAPITAL.....	30,900

No. of Shares Issued: 37,500

OTHER MATTERS RELATING TO STATE BANKS

BRANCH OPENINGS:

April 30, 1990

Ruidoso State Bank
Ruidoso Downs Branch
Ruidoso Downs, East Highway 70
Ruidoso, Lincoln, NM

May 14, 1990

Sunwest Bank of Farmington
Aztec Branch
410 S. Main Street, Unit C
Aztec, San Juan, NM

September 19, 1990

The Bank of New Mexico, Albuquerque
Renaissance Branch
1220 S. Renaissance Blvd., NE
Albuquerque, Bernalillo, NM

BRANCH CLOSURES: (Bank Option)

September 1, 1990

Western Bank
Nizhoni Branch
213 Nizhoni Blvd.
Gallup, McKinley, NM

NAME CHANGE

Former - First State Bank of Silver City
New - First New Mexico Bank of Silver City

ACQUISITIONS:

Effective November 16, 1990, Western Commerce Bank, Carlsbad, NM, acquired certain assets and liabilities of the Carlsbad Branch Office of Security Federal Savings Bank, Albuquerque, NM from a sale conducted by the Resolution Trust Corporation.

Western Commerce Bank conducts Bank Branch operations out of the former FSB location at 212 N. Canal, Carlsbad, NM.

LOAN PRODUCTION OFFICES APPROVED:

April 27, 1990

Western National Bank of Amarillo, Texas
Location: 2301 Juan Tabo, NE
Albuquerque, Bernalillo, NM

COMPARATIVE CONSOLIDATED
REPORT OF CONDITION
NATIONAL BANKS

BANKS REPORTING:	12/31/89 41	12/31/90 40	% OF CHANGE
ASSETS			
Cash and Balances Due from Depository Institutions:			
Non-interest Bearings Balances.....	413,446	477,131	15.4
Interest Bearing Balances.....	32,464	40,358	24.3
Securities.....	1,637,366	1,910,499	16.7
Federal Funds Sold.....	665,599	495,541	25.5-
Sec. Purch'd Under Agreements to Resell.	23,800	607	97.4-
Loans & Leases Financing Receivables:			
Loans & Leases, Total.....	3,599,801	3,708,193	3.0
Less: Allowance for Loan & Lease Losses.....	57,714	100,255	73.7
Loans & Leases, Net of Unearned Income Allowance & Reserve.....	3,542,087	3,607,938	1.9
Assets Held in Trading Accounts.....	1,593	3,174	99.2
Premises and Fixed Assets.....	118,454	126,399	6.7
Other Real Estate Owned	74,074	86,190	16.4
Investments in Unconsolidated Subsid....	1,272	745	41.4-
Customer's Liab. Acceptances Outstanding	945	105	88.9-
Intangible Assets.....	1,361	4,508	231.2
Other Assets.....	120,283	145,034	20.6
Total Assets	6,632,744	6,898,229	4.0
Losses Deferred	0	0	.0
TOTAL ASSETS AND LOSSES DEFERRED	6,632,744	6,898,229	4.0
LIABILITIES			
Deposits (In Domestic Offices).....	5,361,659	5,849,957	9.1
Non-interest Bearing.....	911,577	911,951	.0
Interest Bearing.....	4,450,082	4,938,006	11.0
Federal Funds Purchased.....	308,862	188,797	38.9-
Sec. Sold Under Agreement to Repurchase.	367,582	277,206	24.6-
Demand Notes Issued to the U.S. Treasury	42,899	41,947	2.2-
Other Borrowed Money.....	1,497	558	62.7-
Mortgage Indebtedness & Obligations Under Capital Leases.....	1,938	5,179	167.2
Notes & Debentures Subordinated to Deposits.....	4,908	3,809	22.4-
Other Liabilites.....	60,670	65,716	8.3
TOTAL LIABILITIES	6,150,960	6,433,274	4.6
EQUITY CAPITAL			
Perpetual Preferred Stock.....	0	1,500	.0
Common Stock.....	95,136	94,886	.3-
Surplus.....	140,886	138,663	1.6-
Undivided Profits & Capital Reserves....	246,125	230,297	6.4-
Total Equity Capital.....	481,784	464,955	3.5-
Losses Deferred.....	0	0	.0
TOTAL LIAB., EQUITY CAPITAL & LOSSES DEF	6,632,744	6,898,229	4.0

December 31, 1990

First National Bank In Alamogordo
414 10th Street
P.O. Drawer 9
Alamogordo, Otero, NM 88310-0009

Telephone #: 505-437-4888 FAX#: 505-437-1631

Chairman.....: George E. Fettinger

ASSETS

Cash and Due from Banks.....	7,871
Investment Securities.....	42,383
Federal Funds Sold/Securities Purchased.....	10,530
Total Loans.....	56,284
Less: Allowance/Risk Reserve.....	1,403
Net Loans.....	54,881
Net Premises.....	2,858
Other Real Estate.....	739
Other Assets.....	1,675
TOTAL ASSETS.....	120,937

LIABILITIES

Total Deposits.....	102,961
Federal Funds Purchased and Borrowings.....	5,392
Subordinated Debt.....	0
Other Liabilities.....	919
TOTAL LIABILITIES.....	109,272
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	11,665
TOTAL LIABILITIES AND CAPITAL.....	120,937

December 31, 1990

First National Bank in Albuquerque
3rd & Tijeras
P. O. Box 1305
Albuquerque, Bernalillo, NM 87103

Telephone #: 505-765-4500 FAX#: 505-247-2611

Chief Executive Officer: Norman R. Corzine
President.....: Norman R. Corzine

ASSETS

Cash and Due from Banks.....	163,026
Investment Securities.....	356,810
Federal Funds Sold/Securities Purchased.....	1,107
Total Loans.....	840,662
Less: Allowance/Risk Reserve.....	36,826
Net Loans.....	803,836
Net Premises.....	17,900
Other Real Estate.....	20,903
Other Assets.....	55,203
TOTAL ASSETS.....	1,418,785

LIABILITIES

Total Deposits.....	1,179,302
Federal Funds Purchased and Borrowings.....	146,416
Subordinated Debt.....	1,600
Other Liabilities.....	18,353
TOTAL LIABILITIES.....	1,345,671
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	73,114
TOTAL LIABILITIES AND CAPITAL.....	1,418,785

December 31, 1990

National Bank of Albuquerque
111 Lomas Boulevard, NW
P. O. Box 3686
Albuquerque, Bernalillo, NM 87190

Telephone #: 505-766-6620 FAX#: 505-766-6624

Chief Executive Officer: Michael R. Stanford
President.....: Michael R. Stanford

ASSETS

Cash and Due from Banks.....	3,504
Investment Securities.....	11,548
Federal Funds Sold/Securities Purchased.....	2,000
Total Loans.....	34,077
Less: Allowance/Risk Reserve.....	1,754
Net Loans.....	32,323
Net Premises.....	1,159
Other Real Estate.....	2,173
Other Assets.....	1,934
TOTAL ASSETS.....	54,641

LIABILITIES

Total Deposits.....	47,980
Federal Funds Purchased and Borrowings.....	2,535
Subordinated Debt.....	0
Other Liabilities.....	627
TOTAL LIABILITIES.....	51,142
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	3,499
TOTAL LIABILITIES AND CAPITAL.....	54,641

December 31, 1990

Plaza National Bank
600 2nd Street, NW
P.O. Box 26807
Albuquerque, Bernalillo, NM 87125

Telephone #: 505-768-5000 FAX#: 505-768-5018

Chairman.....: Avelino V. Gutierrez

ASSETS

Cash and Due from Banks.....	315
Investment Securities.....	4,334
Federal Funds Sold/Securities Purchased.....	600
Total Loans.....	8,846
Less: Allowance/Risk Reserve.....	76
Net Loans.....	8,770
Net Premises.....	397
Other Real Estate.....	521
Other Assets.....	388
TOTAL ASSETS.....	15,325

LIABILITIES

Total Deposits.....	14,321
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	180
TOTAL LIABILITIES.....	14,501
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	824
TOTAL LIABILITIES AND CAPITAL.....	15,325

December 31, 1990

Southwest National Bank
6000 Menaul Blvd. NE
P.O. Box 30031 Station D
Albuquerque, Bernalillo, NM 87190

Telephone #: 505-881-8400

ASSETS

Cash and Due from Banks	2,008
Investment Securities	12,261
Federal Funds Sold/Securities Purchased	500
Total Loans	20,722
Less: Allowance/Risk Reserve	2,206
Net Loans	18,516
Net Premises	263
Other Real Estate	1,775
Other Assets	1,913
TOTAL ASSETS	37,236

LIABILITIES

Total Deposits	36,461
Federal Funds Purchased and Borrowings	1,743
Subordinated Debt	0
Other Liabilities	405
TOTAL LIABILITIES	38,609
Limited Life Preferred Stock	0
TOTAL EQUITY CAPITAL	1,373-
TOTAL LIABILITIES AND CAPITAL	37,236

December 31, 1990

Sunwest Bank of Albuquerque, N.A.
303 Roma, NW
P.O. Box 25500
Albuquerque, Bernalillo, NM 87125-0500

Telephone #: 505-765-2211 FAX#: 505-242-7112

Chairman.....: Douglas B. Barfield
Chief Executive Officer: Douglas B. Barfield
President.....: William G. Grady

ASSETS

Cash and Due from Banks	104,149
Investment Securities	507,159
Federal Funds Sold/Securities Purchased	265,350
Total Loans	925,054
Less: Allowance/Risk Reserve	32,982
Net Loans	892,072
Net Premises	52,513
Other Real Estate	31,887
Other Assets	33,785
TOTAL ASSETS	1,886,915

LIABILITIES

Total Deposits	1,510,768
Federal Funds Purchased and Borrowings	234,476
Subordinated Debt	0
Other Liabilities	15,361
TOTAL LIABILITIES	1,760,605
Limited Life Preferred Stock	0
TOTAL EQUITY CAPITAL	126,310
TOTAL LIABILITIES AND CAPITAL	1,886,915

December 31, 1990

The First National Bank of Artesia
303 West Main Street
P. O. Box AA
Artesia, Eddy, NM 88210

Telephone #: 505-746-3511 FAX#: 505-746-4729

Chief Executive Officer: Harry W. Newlon
President.....: Harry W. Newlon

ASSETS

Cash and Due from Banks.....	6,838
Investment Securities.....	56,522
Federal Funds Sold/Securities Purchased.....	4,900
Total Loans.....	46,198
Less: Allowance/Risk Reserve.....	1,449
Net Loans.....	44,749
Net Premises.....	1,996
Other Real Estate.....	939
Other Assets.....	1,640
TOTAL ASSETS.....	117,584

LIABILITIES

Total Deposits.....	98,542
Federal Funds Purchased and Borrowings.....	10,549
Subordinated Debt.....	0
Other Liabilities.....	1,716
TOTAL LIABILITIES.....	110,807
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	6,777
TOTAL LIABILITIES AND CAPITAL.....	117,584

December 31, 1990

THE FIRST NATIONAL BANK OF BELEN
101 South Main
P.O. Box 4
Belen, Valencia, NM 87002

Telephone #: 505-864-7401 FAX#: 505-864-5705

Chief Executive Officer: James H. Foley
President.....: James H. Foley

ASSETS

Cash and Due from Banks.....	11,802
Investment Securities.....	55,238
Federal Funds Sold/Securities Purchased.....	4,000
Total Loans.....	121,581
Less: Allowance/Risk Reserve.....	1,574
Net Loans.....	120,007
Net Premises.....	1,811
Other Real Estate.....	2,753
Other Assets.....	4,261
TOTAL ASSETS.....	199,872

LIABILITIES

Total Deposits.....	176,909
Federal Funds Purchased and Borrowings.....	4,584
Subordinated Debt.....	0
Other Liabilities.....	1,530
TOTAL LIABILITIES.....	183,023
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	16,849
TOTAL LIABILITIES AND CAPITAL.....	199,872

December 31, 1990

THE CARLSBAD NATIONAL BANK
202 W. Stevens Street
P.O. Box 1359
Carlsbad, Eddy, NM 88220

Telephone #: 505-885-2121 FAX#: 505-885-3933

Chief Executive Officer: James D. Renfrow
President.....: James D. Renfrow

ASSETS

Cash and Due from Banks.....	3,532
Investment Securities.....	85,865
Federal Funds Sold/Securities Purchased.....	4,100
Total Loans.....	48,126
Less: Allowance/Risk Reserve.....	807
Net Loans.....	47,319
Net Premises.....	1,463
Other Real Estate.....	1,779
Other Assets.....	1,870
TOTAL ASSETS.....	145,928

LIABILITIES

Total Deposits.....	127,352
Federal Funds Purchased and Borrowings.....	5,085
Subordinated Debt.....	0
Other Liabilities.....	873
TOTAL LIABILITIES.....	133,310
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	12,618
TOTAL LIABILITIES AND CAPITAL.....	145,928

December 31, 1990

The First National Bank in Clayton
201 Main
P. O. Box 548
Clayton, Union, NM 88415

Telephone #: 505-374-8315 FAX#: 505-374-8458

Chief Executive Officer: Craig L. Reeves
President.....: Craig L. Reeves

ASSETS

Cash and Due from Banks.....	1,881
Investment Securities.....	2,682
Federal Funds Sold/Securities Purchased.....	845
Total Loans.....	15,935
Less: Allowance/Risk Reserve.....	289
Net Loans.....	15,646
Net Premises.....	567
Other Real Estate.....	1,163
Other Assets.....	318
TOTAL ASSETS.....	23,102

LIABILITIES

Total Deposits.....	21,666
Federal Funds Purchased and Borrowings.....	105
Subordinated Debt.....	0
Other Liabilities.....	261
TOTAL LIABILITIES.....	22,032
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	1,070
TOTAL LIABILITIES AND CAPITAL.....	23,102

December 31, 1990

FIRST NATIONAL BANK OF CLOVIS
709 Pile
P.O. Box 730
Clovis, Curry, NM 88101-0730

Telephone #: 505-762-4741 FAX#: 505-763-5739

Chief Executive Officer: Dan Hardisty
President.....: Dan Hardisty

ASSETS

Cash and Due from Banks.....	9,161
Investment Securities.....	8,840
Federal Funds Sold/Securities Purchased.....	9,450
Total Loans.....	73,971
Less: Allowance/Risk Reserve.....	1,023
Net Loans.....	72,948
Net Premises.....	1,196
Other Real Estate..:.....	384
Other Assets.....	1,967
TOTAL ASSETS.....	103,946

LIABILITIES

Total Deposits.....	96,444
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	677
TOTAL LIABILITIES.....	97,121
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	6,825
TOTAL LIABILITIES AND CAPITAL.....	103,946

December 31, 1990

SUNWEST BANK OF CLOVIS, N.A.
223 Main
P.O. Drawer 1509
Clovis, Curry, NM 88101

Telephone #: 505-769-2222

Chief Executive Officer: Randy Harris
President.....: Randy Harris

ASSETS

Cash and Due from Banks.....	6,266
Investment Securities.....	37,298
Federal Funds Sold/Securities Purchased.....	6,050
Total Loans.....	95,480
Less: Allowance/Risk Reserve.....	2,046
Net Loans.....	93,434
Net Premises.....	1,679
Other Real Estate.....	1,524
Other Assets.....	3,508
TOTAL ASSETS.....	149,759

LIABILITIES

Total Deposits.....	135,714
Federal Funds Purchased and Borrowings.....	1,285
Subordinated Debt.....	0
Other Liabilities.....	1,844
TOTAL LIABILITIES.....	138,843
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	10,916
TOTAL LIABILITIES AND CAPITAL.....	149,759

December 31, 1990

Sunwest Bank of Rio Arriba, N.A.
1123 N Riverside Drive
P.O. Box 8
Espanola, Rio Arriba, NM 87532

Telephone #: 505-753-2155 FAX#: 505-753-4838

Chief Executive Officer: Hal W. St. John
President.....: Hal W. St. John

ASSETS

Cash and Due from Banks	2,967
Investment Securities	27,773
Federal Funds Sold/Securities Purchased	1,651
Total Loans	46,338
Less: Allowance/Risk Reserve	901
Net Loans	45,437
Net Premises	1,273
Other Real Estate	473
Other Assets	1,401
TOTAL ASSETS	80,975

LIABILITIES

Total Deposits	73,510
Federal Funds Purchased and Borrowings	0
Subordinated Debt	0
Other Liabilities	1,049
TOTAL LIABILITIES	74,559
Limited Life Preferred Stock	0
TOTAL EQUITY CAPITAL	6,416
TOTAL LIABILITIES AND CAPITAL	80,975

December 31, 1990

Valley National Bank
333 Riverside Drive
P.O. Box 99
Espanola, Rio Aribba, NM 87532

Telephone #: 505-753-2136 FAX#: 505-753-4877

Chief Executive Officer: Garland D. Taylor, Jr.
President.....: Garland D. Taylor, Jr.

ASSETS

Cash and Due from Banks.....	2,819
Investment Securities.....	8,113
Federal Funds Sold/Securities Purchased.....	7,500
Total Loans.....	39,434
Less: Allowance/Risk Reserve.....	783
Net Loans.....	38,651
Net Premises.....	628
Other Real Estate.....	0
Other Assets.....	1,158
TOTAL ASSETS.....	58,869

LIABILITIES

Total Deposits.....	52,358
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	1,030
TOTAL LIABILITIES.....	53,388
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	5,481
TOTAL LIABILITIES AND CAPITAL.....	58,869

December 31, 1990

First National Bank of Farmington
100 E. Broadway
P.O. Box 4540
Farmington, San Juan, NM 87499-4540

Telephone #: 505-326-9000 FAX#: 505-326-9089

Chief Executive Officer: Richard I. Ledbetter
President.....: Richard I. Ledbetter

ASSETS

Cash and Due from Banks	18,705
Investment Securities	152,774
Federal Funds Sold/Securities Purchased	41,400
Total Loans	135,266
Less: Allowance/Risk Reserve	2,000
Net Loans	133,266
Net Premises	4,383
Other Real Estate	4,205
Other Assets	5,581
TOTAL ASSETS	360,314

LIABILITIES

Total Deposits	268,488
Federal Funds Purchased and Borrowings	60,376
Subordinated Debt	0
Other Liabilities	3,670
TOTAL LIABILITIES	332,534
Limited Life Preferred Stock	0
TOTAL EQUITY CAPITAL	27,780
TOTAL LIABILITIES AND CAPITAL	360,314

December 31, 1990

First National Bank of Grants
201 N. 1st Street
P.O. Box 699
Grants, Cibola, NM 87020

Telephone #: 505-287-9481

Chief Executive Officer: Antonio C. Esparaza
President.....: Antonio C. Esparaza

ASSETS

Cash and Due from Banks.....	4,055
Investment Securities.....	5,360
Federal Funds Sold/Securities Purchased.....	2,300
Total Loans.....	22,223
Less: Allowance/Risk Reserve.....	250
Net Loans.....	21,973
Net Premises.....	347
Other Real Estate.....	1,163
Other Assets.....	666
TOTAL ASSETS.....	35,864

LIABILITIES

Total Deposits.....	33,041
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	314
TOTAL LIABILITIES.....	33,355
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	2,509
TOTAL LIABILITIES AND CAPITAL.....	35,864

December 31, 1990

Sunwest Bank of Hobbs, N.A.
325 E. Bender
P.O. Box 5310
Hobbs, Lea, NM 88240

Telephone #: 505-393-1511 FAX#: 505-393-5057

Chief Executive Officer: Joe Henderson
President.....: Joe Henderson

ASSETS

Cash and Due from Banks	3,006
Investment Securities	30,778
Federal Funds Sold/Securities Purchased	950
Total Loans	28,793
Less: Allowance/Risk Reserve	538
Net Loans	28,255
Net Premises	576
Other Real Estate	373
Other Assets	1,326
TOTAL ASSETS	65,264

LIABILITIES

Total Deposits	60,542
Federal Funds Purchased and Borrowings	28
Subordinated Debt	0
Other Liabilities	651
TOTAL LIABILITIES	61,221
Limited Life Preferred Stock	0
TOTAL EQUITY CAPITAL	4,043
TOTAL LIABILITIES AND CAPITAL	65,264

December 31, 1990

Bank of the Rio Grande, N.A.
411 N. Downtown Mall
P.O. Box 699
Las Cruces, Dona Ana, NM 88004

Telephone #: 505-525-9595 FAX#: 505-524-1501

Chief Executive Officer: J. Tim Arend
President.....: J. Tim Arend

ASSETS

Cash and Due from Banks.....	1,347
Investment Securities.....	2,195
Federal Funds Sold/Securities Purchased.....	3,800
Total Loans.....	23,859
Less: Allowance/Risk Reserve.....	294
Net Loans.....	23,565
Net Premises.....	925
Other Real Estate.....	43
Other Assets.....	1,343
TOTAL ASSETS.....	33,218

LIABILITIES

Total Deposits.....	29,654
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	409
TOTAL LIABILITIES.....	30,063
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	3,155
TOTAL LIABILITIES AND CAPITAL.....	33,218

December 31, 1990

First National Bank of Dona Ana County
500 S. Main Street
P.O. Drawer FNB
Las Cruces, Dona Ana, NM 88004

Telephone #: 505-526-7000 FAX#: 505-526-9331

Chief Executive Officer: Frank O. Papen
President.....: Ben H. Hanes, Jr.

ASSETS

Cash and Due from Banks.....	19,676
Investment Securities.....	90,373
Federal Funds Sold/Securities Purchased.....	5,000
Total Loans.....	194,046
Less: Allowance/Risk Reserve.....	2,475
Net Loans.....	191,571
Net Premises.....	4,533
Other Real Estate.....	4,664
Other Assets.....	5,076
TOTAL ASSETS.....	320,893

LIABILITIES

Total Deposits.....	290,497
Federal Funds Purchased and Borrowings.....	2,431
Subordinated Debt.....	0
Other Liabilities.....	2,564
TOTAL LIABILITIES.....	295,492
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	25,401
TOTAL LIABILITIES AND CAPITAL.....	320,893

December 31, 1990

Sunwest Bank of Las Cruces, N.A.
250 W. Amador
P.O. Box 2047
Las Cruces, Dona Ana, NM 88004

Telephone #: 505-526-4481 FAX#: 505-523-9352

Chief Executive Officer: Robert D. Heckler
President.....: Robert D. Heckler

ASSETS

Cash and Due from Banks.....	3,901
Investment Securities.....	22,189
Federal Funds Sold/Securities Purchased.....	1,400
Total Loans.....	46,971
Less: Allowance/Risk Reserve.....	1,011
Net Loans.....	45,960
Net Premises.....	1,694
Other Real Estate.....	28
Other Assets.....	1,356
TOTAL ASSETS.....	76,528

LIABILITIES

Total Deposits.....	70,159
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	788
TOTAL LIABILITIES.....	70,947
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	5,581
TOTAL LIABILITIES AND CAPITAL.....	76,528

December 31, 1990

United New Mexico Bank at Las Cruces, N.A.
555 Telshor Blvd.
P.O. Box UNMB
Las Cruces, Dona Ana, NM 88004

Telephone #: 505-522-2020 FAX#: 505-521-3224

Chief Executive Officer: F. James Volk
President.....: F. James Volk

ASSETS

Cash and Due from Banks.....	3,046
Investment Securities.....	4,756
Federal Funds Sold/Securities Purchased.....	5,900
Total Loans.....	37,021
Less: Allowance/Risk Reserve.....	441
Net Loans.....	36,580
Net Premises.....	1,013
Other Real Estate.....	73
Other Assets.....	743
TOTAL ASSETS.....	52,111

LIABILITIES

Total Deposits.....	48,544
Federal Funds Purchased and Borrowings.....	59
Subordinated Debt.....	0
Other Liabilities.....	411
TOTAL LIABILITIES.....	49,014
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	3,097
TOTAL LIABILITIES AND CAPITAL.....	52,111

December 31, 1990

First National Bank in Las Vegas
515 6th Street
P.O. Box 120
Las Vegas, San Miguel, NM 87701

Telephone #: 505-425-7584

Chief Executive Officer: Ray Litherland
President.....: Ray Litherland

ASSETS

Cash and Due from Banks.....	2,087
Investment Securities.....	21,383
Federal Funds Sold/Securities Purchased.....	3,550
Total Loans.....	10,520
Less: Allowance/Risk Reserve.....	466
Net Loans.....	10,054
Net Premises.....	341
Other Real Estate.....	30
Other Assets.....	529
TOTAL ASSETS.....	37,974

LIABILITIES

Total Deposits.....	30,365
Federal Funds Purchased and Borrowings.....	305
Subordinated Debt.....	0
Other Liabilities.....	433
TOTAL LIABILITIES.....	31,103
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	6,871
TOTAL LIABILITIES AND CAPITAL.....	37,974

December 31, 1990

Los Alamos National Bank
1615 Central Avenue
P.O. Box 60
Los Alamos, Los Alamos, NM 87544

Telephone #: 505-662-5171 FAX#: 505-662-0329

Chief Executive Officer: William C. Enloe
President.....: William C. Enloe

ASSETS

Cash and Due from Banks.....	7,473
Investment Securities.....	38,467
Federal Funds Sold/Securities Purchased.....	11,980
Total Loans.....	182,461
Less: Allowance/Risk Reserve.....	1,583
Net Loans.....	180,878
Net Premises.....	1,621
Other Real Estate.....	309
Other Assets.....	3,632
TOTAL ASSETS.....	244,360

LIABILITIES

Total Deposits.....	223,969
Federal Funds Purchased and Borrowings.....	1,488
Subordinated Debt.....	0
Other Liabilities.....	1,947
TOTAL LIABILITIES.....	227,404
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	16,956
TOTAL LIABILITIES AND CAPITAL.....	244,360

December 31, 1990

Liberty National Bank
18 W. Adams
P.O. Box 1627
Lovington, Lea, NM 88260

Telephone #: 505-396-2831 FAX#: 505-396-7222

Chief Executive Officer: Mike Hoyle
President.....: Mike Hoyle

ASSETS

Cash and Due from Banks.....	4,178
Investment Securities.....	4,693
Federal Funds Sold/Securities Purchased.....	7,000
Total Loans.....	34,151
Less: Allowance/Risk Reserve.....	825
Net Loans.....	33,326
Net Premises.....	4,365
Other Real Estate.....	0
Other Assets.....	1,467
TOTAL ASSETS.....	55,029

LIABILITIES

Total Deposits.....	53,426
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	244
TOTAL LIABILITIES.....	53,670
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	1,359
TOTAL LIABILITIES AND CAPITAL.....	55,029

December 31, 1990

The Portales National Bank
109 E. 2nd Street
P.O. Box 888
Portales, Roosevelt, NM 88130

Telephone #: 505-356-6601

Chief Executive Officer: David L. Stone
President.....: David L. Stone

ASSETS

Cash and Due from Banks.....	34,809
Investment Securities.....	3,278
Federal Funds Sold/Securities Purchased.....	4,475
Total Loans.....	18,977
Less: Allowance/Risk Reserve.....	318
Net Loans.....	18,659
Net Premises.....	782
Other Real Estate.....	711
Other Assets.....	1,052
TOTAL ASSETS.....	63,766

LIABILITIES

Total Deposits.....	56,741
Federal Funds Purchased and Borrowings.....	505
Subordinated Debt.....	0
Other Liabilities.....	331
TOTAL LIABILITIES.....	57,577
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	6,189
TOTAL LIABILITIES AND CAPITAL.....	63,766

December 31, 1990

United New Mexico Bank at Portales, N.A.
316 West Second Street
P.O. Box 839
Portales, Roosevelt, NM 88130

Telephone #: 505-356-6684 FAX#: 505-356-6684

Chief Executive Officer: Ted D. Jordan
President.....: Ted D. Jordan

ASSETS

Cash and Due from Banks.....	2,947
Investment Securities.....	18,247
Federal Funds Sold/Securities Purchased.....	14,575
Total Loans.....	16,332
Less: Allowance/Risk Reserve.....	211
Net Loans.....	16,121
Net Premises.....	454
Other Real Estate.....	381
Other Assets.....	1,004
TOTAL ASSETS.....	53,729

LIABILITIES

Total Deposits.....	45,880
Federal Funds Purchased and Borrowings.....	3,939
Subordinated Debt.....	0
Other Liabilities.....	350
TOTAL LIABILITIES.....	50,169
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	3,560
TOTAL LIABILITIES AND CAPITAL.....	53,729

December 31, 1990

Sunwest Bank of Raton, N.A.
101 North 2nd Street
P.O. Box 1108
Raton, Colfax, NM 87740

Telephone #: 505-445-2341

Chief Executive Officer: George F. Ruth
President.....: George F. Ruth

ASSETS

Cash and Due from Banks	2,572
Investment Securities	45,368
Federal Funds Sold/Securities Purchased	0
Total Loans	32,680
Less: Allowance/Risk Reserve	0
Net Loans	32,680
Net Premises	2,142
Other Real Estate	1,064
Other Assets	1,870
TOTAL ASSETS	85,696

LIABILITIES

Total Deposits	76,733
Federal Funds Purchased and Borrowings	1,587
Subordinated Debt	0
Other Liabilities	975
TOTAL LIABILITIES	79,295
Limited Life Preferred Stock	0
TOTAL EQUITY CAPITAL	6,401
TOTAL LIABILITIES AND CAPITAL	85,696

December 31, 1990

Sunwest Bank of Sandoval County, N.A.
3101 Southern Blvd. SE
P.O. Box 15760
Rio Rancho, Sandoval, NM 87174

Telephone #: 505-892-2244 FAX#: 505-891-1753

Chief Executive Officer: John M. Jennings
President.....: John M. Jennings

ASSETS

Cash and Due from Banks	2,902
Investment Securities	25,653
Federal Funds Sold/Securities Purchased	1,500
Total Loans	23,081
Less: Allowance/Risk Reserve	0
Net Loans	23,081
Net Premises	2,036
Other Real Estate	65
Other Assets	695
TOTAL ASSETS	55,932

LIABILITIES

Total Deposits	51,821
Federal Funds Purchased and Borrowings	0
Subordinated Debt	0
Other Liabilities	572
TOTAL LIABILITIES	52,393
Limited Life Preferred Stock	0
TOTAL EQUITY CAPITAL	3,539
TOTAL LIABILITIES AND CAPITAL	55,932

December 31, 1990

FIRST NATIONAL BANK OF CHAVES COUNTY
1901 N. Main
P.O. Box 2087
Roswell, Chaves, NM 88202

Telephone #: 505-624-1901 FAX#: 505-624-1909

Chief Executive Officer: Larry G. Stoerner
President.....: Larry G. Stoerner

ASSETS

Cash and Due from Banks.....	1,834
Investment Securities.....	7,517
Federal Funds Sold/Securities Purchased.....	0
Total Loans.....	21,912
Less: Allowance/Risk Reserve.....	275
Net Loans.....	21,637
Net Premises.....	214
Other Real Estate.....	0
Other Assets.....	313
TOTAL ASSETS.....	31,515

LIABILITIES

Total Deposits.....	28,577
Federal Funds Purchased and Borrowings.....	1,087
Subordinated Debt.....	0
Other Liabilities.....	298
TOTAL LIABILITIES.....	29,962
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	1,553
TOTAL LIABILITIES AND CAPITAL.....	31,515

December 31, 1990

Sunwest Bank of Roswell, N.A.
500 North Main
P.O. Box 1858
Roswell, Chaves, NM 88201

Telephone #: 505-624-5000 FAX#: 505-624-5119

Chief Executive Officer: Joe F. Mangum
President.....: Joe F. Mangum

ASSETS

Cash and Due from Banks.....	7,526
Investment Securities.....	55,008
Federal Funds Sold/Securities Purchased.....	5,600
Total Loans.....	95,442
Less: Allowance/Risk Reserve.....	1,125
Net Loans.....	94,317
Net Premises.....	2,016
Other Real Estate.....	207
Other Assets.....	3,178
TOTAL ASSETS.....	167,852

LIABILITIES

Total Deposits.....	148,054
Federal Funds Purchased and Borrowings.....	7,209
Subordinated Debt.....	0
Other Liabilities.....	1,428
TOTAL LIABILITIES.....	156,691
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	11,161
TOTAL LIABILITIES AND CAPITAL.....	167,852

December 31, 1990

United New Mexico Bank at Roswell, N.A.
400 N. Penn
P.O. Box 1977
Roswell, Chaves, NM 88201

Telephone #: 505-622-3441 FAX#: 505-624-1130

Chief Executive Officer: Doug Ylarraz
President.....: Doug Ylarraz

ASSETS

Cash and Due from Banks.....	9,147
Investment Securities.....	50,425
Federal Funds Sold/Securities Purchased.....	14,600
Total Loans.....	72,930
Less: Allowance/Risk Reserve.....	931
Net Loans.....	71,999
Net Premises.....	1,316
Other Real Estate.....	271
Other Assets.....	2,474
TOTAL ASSETS.....	150,232

LIABILITIES

Total Deposits.....	116,912
Federal Funds Purchased and Borrowings.....	21,278
Subordinated Debt.....	0
Other Liabilities.....	710
TOTAL LIABILITIES.....	138,900
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	11,332
TOTAL LIABILITIES AND CAPITAL.....	150,232

December 31, 1990

First National Bank of Ruidoso
451 Sudderth
P.O. Box 8
Ruidoso, Lincoln, NM 88345

Telephone #: 505-623-2265 FAX#: 505-257-2968

Chief Executive Officer: Ronnie Paulger
President.....: Ronnie Paugler

ASSETS

Cash and Due from Banks.....	3,753
Investment Securities.....	5,602
Federal Funds Sold/Securities Purchased.....	4,065
Total Loans.....	15,155
Less: Allowance/Risk Reserve.....	145
Net Loans.....	15,010
Net Premises.....	676
Other Real Estate.....	30
Other Assets.....	366
TOTAL ASSETS.....	29,502

LIABILITIES

Total Deposits.....	27,321
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	248
TOTAL LIABILITIES.....	27,569
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	1,933
TOTAL LIABILITIES AND CAPITAL.....	29,502

December 31, 1990

First Interstate Bank of Santa Fe, N.A.
150 Washington Avenue
P.O. Box 969
Santa Fe, Santa Fe, NM 87504-0969

Telephone #: 505-982-3671 FAX#: 505-982-6357

Chief Executive Officer: David R. Vlaming
President.....: David R. Vlaming

ASSETS

Cash and Due from Banks.....	13,501
Investment Securities.....	26,016
Federal Funds Sold/Securities Purchased.....	3,795
Total Loans.....	84,619
Less: Allowance/Risk Reserve.....	1,926
Net Loans.....	82,693
Net Premises.....	2,071
Other Real Estate.....	283
Other Assets.....	1,822
TOTAL ASSETS.....	130,181

LIABILITIES

Total Deposits.....	118,696
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	1,309
Other Liabilities.....	806
TOTAL LIABILITIES.....	120,811
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	9,370
TOTAL LIABILITIES AND CAPITAL.....	130,181

December 31, 1990

First National Bank of Santa Fe
Lincoln at Palace Avenue
P.O. Box 609
Santa Fe, Santa Fe, NM 87501

Telephone #: 505-984-7400 FAX#: 505-984-7405

Chief Executive Officer: Edward B. Bennet, Jr.
President.....: Edward B. Bennet, Jr.

ASSETS

Cash and Due from Banks.....	26,752
Investment Securities.....	39,876
Federal Funds Sold/Securities Purchased.....	8,000
Total Loans.....	109,333
Less: Allowance/Risk Reserve.....	0
Net Loans.....	109,333
Net Premises.....	3,602
Other Real Estate.....	3,693
Other Assets.....	3,213
TOTAL ASSETS.....	194,469

LIABILITIES

Total Deposits.....	177,845
Federal Funds Purchased and Borrowings.....	1,330
Subordinated Debt.....	900
Other Liabilities.....	1,860
TOTAL LIABILITIES.....	181,935
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	12,534
TOTAL LIABILITIES AND CAPITAL.....	194,469

December 31, 1990

United New Mexico Bank at Santa Fe, N.A.
770 St. Michael's Drive
P.O. Box 5414
Santa Fe, Santa Fe, NM 87502

Telephone #: 505-471-1414 FAX#: 505-983-6232

Chief Executive Officer: H. Dan Shannon
President.....: H. Dan Shannon

ASSETS

Cash and Due from Banks.....	1,032
Investment Securities.....	691
Federal Funds Sold/Securities Purchased.....	800
Total Loans.....	18,003
Less: Allowance/Risk Reserve.....	107
Net Loans.....	17,896
Net Premises.....	630
Other Real Estate.....	48
Other Assets.....	272
TOTAL ASSETS.....	21,369

LIABILITIES

Total Deposits.....	19,631
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	161
TOTAL LIABILITIES.....	19,792
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	1,577
TOTAL LIABILITIES AND CAPITAL.....	21,369

December 31, 1990

The First National Bank of Santa Rosa
490 Corona Avenue
P.O. Drawer G
Santa Rosa, Guadalupe, NM 88435

Telephone #: 505-472-3411

Chief Executive Officer: H. Barton Jones
President.....: H. Barton Jones

ASSETS

Cash and Due from Banks.....	1,763
Investment Securities.....	4,833
Federal Funds Sold/Securities Purchased.....	1,450
Total Loans.....	7,850
Less: Allowance/Risk Reserve.....	97
Net Loans.....	7,753
Net Premises.....	780
Other Real Estate.....	83
Other Assets.....	475
TOTAL ASSETS.....	17,137

LIABILITIES

Total Deposits.....	15,454
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	110
TOTAL LIABILITIES.....	15,564
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	1,573
TOTAL LIABILITIES AND CAPITAL.....	17,137

December 31, 1990

The American National Bank of Silver City
12th & Pope
P.O. Box 1250
Silver City, Grant, NM 88062

Telephone #: 505-538-5302

Chief Executive Officer: Danny T. Skarda
President.....: Danny T. Skarda

ASSETS

Cash and Due from Banks.....	8,545
Investment Securities.....	13,489
Federal Funds Sold/Securities Purchased.....	27,300
Total Loans.....	38,308
Less: Allowance/Risk Reserve.....	290
Net Loans.....	38,018
Net Premises.....	1,596
Other Real Estate.....	240
Other Assets.....	661
TOTAL ASSETS.....	89,849

LIABILITIES

Total Deposits.....	81,138
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	802
TOTAL LIABILITIES.....	81,940
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	7,909
TOTAL LIABILITIES AND CAPITAL.....	89,849

December 31, 1990

United New Mexico Bank at Socorro, N.A.
501 California
P.O. Box 1337
Socorro, Socorro, NM 87801

Telephone #: 505-835-2410

Chief Executive Officer: Bill J. Blough
President.....: Bill J. Blough

ASSETS

Cash and Due from Banks.....	996
Investment Securities.....	2,593
Federal Funds Sold/Securities Purchased.....	1,900
Total Loans.....	19,168
Less: Allowance/Risk Reserve.....	304
Net Loans.....	18,864
Net Premises.....	900
Other Real Estate.....	226
Other Assets.....	694
TOTAL ASSETS.....	26,173

LIABILITIES

Total Deposits.....	24,055
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	185
TOTAL LIABILITIES.....	24,240
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	1,933
TOTAL LIABILITIES AND CAPITAL.....	26,173

December 31, 1990

FIRST SIERRA NATIONAL BANK
310 Main
P.O. Drawer 792
Truth or Consequences, Sierra, NM 87901

Telephone #: 505-894-3075

Chief Executive Officer: Jay L. Smith
President.....: Jay L. Smith

ASSETS

Cash and Due from Banks.....	964
Investment Securities.....	7,184
Federal Funds Sold/Securities Purchased.....	425
Total Loans.....	12,434
Less: Allowance/Risk Reserve.....	123
Net Loans.....	12,311
Net Premises.....	606
Other Real Estate.....	317
Other Assets.....	291
TOTAL ASSETS.....	22,098

LIABILITIES

Total Deposits.....	20,378
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	132
TOTAL LIABILITIES.....	20,510
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	1,588
TOTAL LIABILITIES AND CAPITAL.....	22,098

December 31, 1990

The First National Bank of Tucumcari
302 S. 1st Street
P.O. Box 1107
Tucumcari, Quay, NM 88401

Telephone #: 505-461-1261 FAX#: 505-461-3056

Chief Executive Officer: H. Barton Jones
President.....: H. Barton Jones

ASSETS

Cash and Due from Banks.....	4,833
Investment Securities.....	14,925
Federal Funds Sold/Securities Purchased.....	5,800
Total Loans.....	33,950
Less: Allowance/Risk Reserve.....	401
Net Loans.....	33,549
Net Premises.....	1,077
Other Real Estate.....	670
Other Assets.....	2,446
TOTAL ASSETS.....	63,300

LIABILITIES

Total Deposits.....	57,748
Federal Funds Purchased and Borrowings.....	0
Subordinated Debt.....	0
Other Liabilities.....	492
TOTAL LIABILITIES.....	58,240
Limited Life Preferred Stock.....	0
TOTAL EQUITY CAPITAL.....	5,060
TOTAL LIABILITIES AND CAPITAL.....	63,300

SAVINGS & LOAN

Alamogordo Federal Savings and Loan
Earl E. Wallin, President
P.O. Box 690
Alamogordo, New Mexico 88310
(505) 437-9334

***ABQ Federal Savings Bank**
Tim Shahen, Chairman
P.O. Box 25000
Albuquerque, New Mexico 87125
(505) 889-1000

Security Fed. S&L Assoc. of Albq.
Phillip J. DeWald, President
P.O. Box 3747
Albuquerque, New Mexico 87109
(505) 761-5500

First Savings Bank Association, FSB
James F. Gibson, President
P.O. Drawer 1569
Clovis, New Mexico 88101
(505) 762-4417

Gallup Federal S&L Association
Dennis E. Satermo, President
P.O. Box 820
Gallup, New Mexico 87301
(505) 722-4361

Mutual Building & Loan Association
Walter M. Mechem, President
P.O. Box 2167
Las Cruces, New Mexico 88004-2167
(505) 524-8571

Sun World Fed. Savings Bank.
David C. King, President
P.O. Drawer P
Alamogordo, New Mexico 88310
(505) 437-0095

***Sandia Fed. S&L Association**
John Boynton, President
P.O. Box 1008
Albuquerque, NM 87103-1008
(505) 848-1000

Union Savings Bank (STATE)
Bob Dumas, President
P.O. Box 8200
Albuquerque, NM 87198-8200
(505) 883-1900

Home Federal Savings & Loan
Larry Z. Truax, President
P.O. Box 1678
Deming, New Mexico 88030
(505) 546-2707

Dona Ana S&L Association, F.A.
J. Philip Kaltenbach, President
P.O. Drawer E
Las Cruces, New Mexico 88004
(505) 524-7748

***First Fed. S&L Association**
Robert R. Burger, President
P.O. Box 1267
Las Vegas, New Mexico 87701
(505) 425-9354

SAVINGS & LOAN

First Federal Savings Bank
Garrey Owen, President
P.O. Box 340
Roswell, New Mexico 88201
(505) 622-6201

Pioneer Svgs & Trst Assoc., F.A.
George W. Mitchell, President
P.O. Box 130
Roswell, New Mexico 88202
(505) 624-5200

Century Federal S&L Association
Truman Johnson, President
P.O. Box 1507
Santa Fe, New Mexico 87504-1507
(505) 982-1981

Charter Bank for Savings, FSB
Robert Wertheim, President
1881 St. Michaels Drive
Santa Fe, New Mexico 87505
(505) 982-2534

***Silver Savings & Loan, F.A.**
Gilbert L. Gomez, President
P.O. Box 1030
Silver City, New Mexico 88062
(505) 388-1916

Tucumcari Federal S&L
Benjamin Munoz, President
P.O. Drawer S
Tucumcari, New Mexico 88401
(505) 461-0191

***Denotes Savings and Loan in conservatorship.**

NEW MEXICO STATE & FEDERAL SAVINGS & LOAN ASSOCIATIONS, REPORT OF CONDITION AS OF DECEMBER 31, 1990 (IN THOUSANDS)	ALAMOGORDO FEDERAL S & L ALAMOGORDO, NM
ASSETS	
CASH, DEPOSITS, AND SECURITIES	17,204.00
MORTGAGE POOL SECURITIES	
MORTGAGE LOANS	89,546.00
NONMORTGAGE LOANS	4,281.00
REPOSSESSED ASSETS	172.00
REAL ESTATE HELD FOR INVESTMENT	59.00
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	1,140.00
OFFICE PREMISES AND EQUIPMENT	718.00
OTHER ASSETS	935.00
TOTAL ASSETS	114,055.00
LIABILITIES, MINORITY INTEREST, AND CAPITAL LIABILITIES	
DEPOSITS	101,541.00
BORROWINGS	
OTHER LIABILITIES	1,328.00
TOTAL LIABILITIES	102,869.00
REDEEMABLE PREFERRED STOCK & MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0.00
EQUITY CAPITAL	
PERPETUAL PREFERRED STOCK	0.00
COMMON STOCK AND PAID-IN CAPITAL	0.00
UNREALIZED LOSSES IN MARKETABLE EQUITY SECURITIES	0.00
RETAINED EARNINGS	11,186.00
TOTAL EQUITY CAPITAL	11,186.00
TOTAL LIABILITIES, REDEEMABLE PREFERRED STOCK, MINORITY INTEREST, AND EQUITY CAPITAL	114,055.00

SUN WORLD FEDERAL S&L ALAMOGORDO, NM	ABQ FEDERAL SAVINGS BANK ALBUQUERQUE, NM	SANDIA FEDERAL SAVINGS ASSOC. ALBUQUERQUE, NM	SECURITY FEDERAL S&L ALBUQ. NM
2,750.00	141,679.00	88,047.00	43,714.00
3,833.00	62,910.00	13.00	74,259.00
13,169.00	560,170.00	236,245.00	112,645.00
718.00	115,814.00	32,023.00	3,949.00
84.00	39,830.00	98,207.00	4,151.00
310.00	0.00	1,178.00	572.00
0.00	1,684.00	2,166.00	0.00
684.00	16,288.00	11,922.00	3,895.00
574.00	30,976.00	5,798.00	20,087.00
22,122.00	969,351.00	475,599.00	263,272.00
19,850.00	933,883.00	939,917.00	187,749.00
600.00	351,772.00	352,708.00	31,750.00
380.00	62,311.00	39,743.00	1,767.00
20,830.00	1,347,966.00	1,332,368.00	221,266.00
0.00	0.00	0.00	39,863.00
0.00	0.00	0.00	0.00
1,958.00	0.00	0.00	6,004.00
0.00	0.00	0.00	0.00
-666.00	-378,615.00	-856,769.00	-3,861.00
1,292.00	-378,615.00	-856,769.00	2,143.00
22,122.00	969,351.00	475,599.00	263,272.00

NEW MEXICO STATE & FEDERAL SAVINGS & LOAN ASSOCIATIONS, REPORT OF CONDITION AS OF DECEMBER 31, 1990 (IN THOUSANDS)	UNION SAVINGS ALBUQUERQUE, NM
ASSETS	
CASH, DEPOSITS, AND SECURITIES	12,438.00
MORTGAGE POOL SECURITIES	0.00
MORTGAGE LOANS	17,701.00
NONMORTGAGE LOANS	630.00
REPOSSESSED ASSETS	233.00
REAL ESTATE HELD FOR INVESTMENT	0.00
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0.00
OFFICE PREMISES AND EQUIPMENT	20.00
OTHER ASSETS	353.00
TOTAL ASSETS	31,375.00
LIABILITIES, MINORITY INTEREST, AND CAPITAL	
LIABILITIES	
DEPOSITS	26,764.00
BORROWINGS	2,400.00
OTHER LIABILITIES	180.00
TOTAL LIABILITIES	29,344.00
REDEEMABLE PREFERRED STOCK & MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0.00
EQUITY CAPITAL	
PERPETUAL PREFERRED STOCK	0.00
COMMON STOCK AND PAID-IN CAPITAL	2,123.00
UNREALIZED LOSSES IN MARKETABLE EQUITY SECURITIES	0.00
RETAINED EARNINGS	-92.00
TOTAL EQUITY CAPITAL	2,031.00
TOTAL LIABILITIES, REDEEMABLE PREFERRED STOCK, MINORITY INTEREST, AND EQUITY CAPITAL	31,375.00

FIRST SAVINGS CLOVIS	HOME FSB OF NEW MEXICO DEMING, NM	GALLUP FEDERAL S&L GALLUP, NM	DONA ANA S&L LAS CRUCES, NM
33,634.00	9,756.00	7,210.00	5,091.00
41,934.00	13,807.00	0.00	0.00
66,358.00	71,280.00	28,355.00	52,769.00
10,589.00	5,380.00	999.00	8,781.00
5,617.00	3,291.00	110.00	1,370.00
686.00	412.00	0.00	603.00
0.00	0.00	0.00	84.00
2,253.00	1,271.00	416.00	2,970.00
5,421.00	837.00	420.00	1,427.00
166,492.00	106,034.00	37,510.00	73,095.00
146,417.00	98,768.00	32,442.00	66,804.00
13,295.00	1,384.00	0.00	2,257.00
1,057.00	1,161.00	179.00	1,592.00
160,769.00	101,313.00	32,621.00	70,653.00
0.00	0.00	0.00	284.00
0.00	0.00	0.00	0.00
6,833.00	1,898.00	0.00	240.00
		0.00	
0.00	0.00	4,889.00	0.00
-1,110.00	2,823.00		1,918.00
5,723.00	4,721.00	4,889.00	2,158.00
166,492.00	106,034.00	37,510.00	73,095.00

NEW MEXICO STATE & FEDERAL SAVINGS & LOAN ASSOCIATIONS, REPORT OF CONDITION AS OF DECEMBER 31, 1990 (IN THOUSANDS)	MUTUAL BUILDING & LOAN ASSOC. LAS CRUCES, NM
ASSETS	
CASH, DEPOSITS, AND SECURITIES	42,430.00
MORTGAGE POOL SECURITIES	9,757.00
MORTGAGE LOANS	34,021.00
NONMORTGAGE LOANS	4,088.00
REPOSSESSED ASSETS	2,522.00
REAL ESTATE HELD FOR INVESTMENT	0.00
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	20.00
OFFICE PREMISES AND EQUIPMENT	1,044.00
OTHER ASSETS	2,118.00
TOTAL ASSETS	96,000.00
LIABILITIES, MINORITY INTEREST, AND CAPITAL	
LIABILITIES	
DEPOSITS	86,216.00
BORROWINGS	2,496.00
OTHER LIABILITIES	2,969.00
TOTAL LIABILITIES	91,681.00
REDEEMABLE PREFERRED STOCK & MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0.00
EQUITY CAPITAL	
PERPETUAL PREFERRED STOCK	0.00
COMMON STOCK AND PAID-IN CAPITAL	1,423.00
UNREALIZED LOSSES IN MARKETABLE EQUITY SECURITIES	0.00
RETAINED EARNINGS	2,896.00
TOTAL EQUITY CAPITAL	4,319.00
TOTAL LIABILITIES, REDEEMABLE PREFERRED STOCK, MINORITY INTEREST, AND EQUITY CAPITAL	96,000.00

FIRST FEDERAL S&L LAS VEGAS, NM	FIRST FEDERAL BANK OF NM ROSWELL, NM	PIONEER SAVINGS ROSWELL, NM	CENTURY FEDERAL S&L SANTA FE, NM
1,583.00	34,029.00	13,886.00	14,858.00
2,046.00	8,551.00	42,212.00	5,778.00
32,645.00	88,727.00	90,505.00	78,567.00
10,695.00	7,614.00	2,929.00	5,143.00
1,558.00	861.00	8,708.00	0.00
49.00	0.00	0.00	1,732.00
121.00	47.00	1.00	0.00
1,825.00	1,648.00	4,358.00	1,232.00
886.00	1,049.00	4,298.00	900.00
51,408.00	142,526.00	166,897.00	108,210.00
40,552.00	124,785.00	149,071.00	94,352.00
11,548.00	1,154.00	7,883.00	4,462.00
805.00	3,754.00	3,084.00	1,048.00
52,905.00	129,693.00	160,038.00	99,862.00
0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00
0.00	3,782.00	1,045.00	8,055.00
0.00	-161.00	0.00	-509.00
-1,497.00	9,212.00	5,814.00	802.00
-1,497.00	12,833.00	6,859.00	8,348.00
51,408.00	142,526.00	166,897.00	108,210.00

NEW MEXICO STATE & FEDERAL SAVINGS & LOAN ASSOCIATIONS, REPORT OF CONDITION AS OF DECEMBER 31, 1990 (IN THOUSANDS)	CHARTER BANK FOR SAVINGS FSB SANTA FE, NM
ASSETS	
CASH, DEPOSITS, AND SECURITIES	16,981.00
MORTGAGE POOL SECURITIES	17,968.00
MORTGAGE LOANS	62,005.00
NONMORTGAGE LOANS	2,989.00
REPOSSESSED ASSETS	929.00
REAL ESTATE HELD FOR INVESTMENT	0.00
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	159.00
OFFICE PREMISES AND EQUIPMENT	1,307.00
OTHER ASSETS	10,239.00
TOTAL ASSETS	112,577.00
LIABILITIES, MINORITY INTEREST, AND CAPITAL	
LIABILITIES	
DEPOSITS	71,978.00
BORROWINGS	34,106.00
OTHER LIABILITIES	1,996.00
TOTAL LIABILITIES	108,080.00
REDEEMABLE PREFERRED STOCK & MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	0.00
EQUITY CAPITAL	
PERPETUAL PREFERRED STOCK	1,000.00
COMMON STOCK AND PAID-IN CAPITAL	1,130.00
UNREALIZED LOSSES IN MARKETABLE EQUITY SECURITIES	0.00
RETAINED EARNINGS	2,367.00
TOTAL EQUITY CAPITAL	4,497.00
TOTAL LIABILITIES, REDEEMABLE PREFERRED STOCK, MINORITY INTEREST, AND EQUITY CAPITAL	112,577.00

TUCUMCARI FEDERAL S&L TUCMCARI, NM	TOTALS
4,491.00	489,781.00
4,330.00	287,398.00
12,431.00	1,647,139.00
251.00	216,873.00
1,501.00	169,144.00
5.00	5,606.00
0.00	5,422.00
111.00	51,962.00
310.00	86,628.00
23,430.00	2,959,953.00
18,118.00	3,139,207.00
3,370.00	821,185.00
307.00	123,661.00
21,795.00	4,084,053.00
0.00	40,147.00
0.00	1,000.00
0.00	34,491.00
	0.00
0.00	4,219.00
1,635.00	-1,203,957.00
1,635.00	-1,164,247.00
23,430.00	2,959,953.00

OTHER MATTERS SAVINGS & LOAN ASSOCIATION

The following is a listing of those Savings and Loan Associations within the state of New Mexico which are now in Receivership or Conservatorship under the Resolution Trust Corporation.

1) First Federal S&L Assoc.
P.O. Box 1267
Las Vegas, NM 87701
Date: 11/16/90

2) Silver S&L F.A.
P.O. Box 1030
Silver City, NM
Date: 12/21/89

3) Security Federal S&L Assoc. of Albuquerque
3939 Osuna
Albuquerque, NM 87112
Date: 05/03/91

4) ABQ Bank FSB
P.O. Box 2500
Albuquerque, NM 87125
Date: 02/09/90

5) Sandia Federal S&L Assoc.
P.O. Box 1008
Albuquerque, NM 87103-1008
Date: 02/10/89

The following six (6) listed entities were previously in Receivership and were resolved prior to December 31, 1990

1) Sun Country Savings Bank
P.O. Box 1577, Albuquerque, NM 87102
Date of Resolution 05/31/90; Liquidation
Assets at Resolution - $48,266.458

2) American Federal Savings & Loan Association
2400 Louisiana Blvd. N.E., Albuqueruqe, NM 87102
Date of Resolution 06/08/90; Sold to First National Bank of Albuquerque, Albuquerque, NM
Assets at Resolution - 75,567.318

3) New Mexico Federal Savings & Loan Association
423 Copper N.W., Albuquerque, NM 87102
Date of Resolution 06/15/90; Sold to First National Bank of Albuquerque, Albuquerque, NM
Assets at Resolution - $65,370,147

4) Security Federal Savings Bank of Carlsbad
11811 Menaul N.E., Albuquerque, NM 87112
Date of Resolution 11/16/90;
- Sold to Western Commerce Bank, Carlsbad
Assets at Resolutions $21,691,992

5) First American Federal Savings Bank
4250 Cerrillos Road, Santa Fe, NM 87505
Date of Resolution 11/30/90; Liquidation
Assets at Resolution $90,177,111

6) Valley Savings Bank FSB
226 North Main Street, Roswell, NM 88202
Date of Resolution 06/08/90; Liquidation
Assets at Resolution $112,682,572

OTHER MATTERS SAVINGS & LOAN ASSOCIATION

Federal Savings & Loan Associations are regulated by the Office of Thrift Supervision. The only Savings & Loan Association regulated by the Financial Institutions Division (State Agency) is Union Savings Bank, located in Albuquerque, New Mexico.

OFFICE OF THRIFT SUPERVISION
1700 "G" Street, NW
Washington, D.C. 20552

OFFICE OF THRIFT SUPERVISION
Dallas District
P. O. Box 619026
Dallas/Fort Worth, Texas
75261-9027

All Savings Associations assigned to the RTC for resolution are for sale. The RTC will attempt to sell each Savings Association that has or will come under its jurisdiction. The RTC is required to establish a priority schedule for matching each Savings Association. The highest priority will be given to institutions whose resolution would result in the greatest cost savings to the RTC.

Resolution Trust Corp.
550 17th Street N. W.
Washington, D.C. 20429

Resolution Trust Corporation
1515 Arapahoe Street (WEST REGION)
Tower 3, Suite 800
Denver, CO 80202

CREDIT UNION COMMENTARY

There are thirty-two federally-insured state-chartered Credit unions currently in operation in the State of New Mexico which are regulated and supervised by Financial Institutions Division. Since year end 1989, one state-chartered credit union voluntarily merged with a federally-chartered credit union as a result of technical insolvency. A voluntary merger occurs when the Board of Directors of the financial institution opts for such. The merger had no negative effect on the industry as a whole since the credit union was one of the smallest financial institutions in the state, both in asset size and in total membership. The change from 1989 to 1990 is considered positive.

Credit unions exhibited an 8.9% increase in total asset size. This amounts to a 27 million dollar increase. The increase noted in the previous year was only 1.97% or 4.7 million dollars.

Loan demand remained static, increasing only $46,622 over the previous calendar year. This is perceived as a result of the downturn in the economy overall. The increase from 1988 to 1989, was slightly larger as $371,000 was added to the aggregate loan portfolio.

Total deposits increased by almost 24 million dollars or 8.5%. The increase in the previous year amounted to 4.7 million dollars or 1.70%. Most of these funds were placed in investments resulting in increased liquidity from 25.6% to approximately 32.9%. Deposits increased 3.5 million dollars from 1987 to 1988 or 1.29%. It appears that the influx of deposits is a result of shifting deposit bases from other financial institutions into credit unions.

Capital as a percentage of total assets for New Mexico state-chartered credit unions now stands at 7.89%, an increase of 29 basis points over the previous year, from 23.2 million dollars then to 26.2 million dollars currently. The allowance for loan losses account now represents 0.90% of total loans up from 0.82% in 1989 which reflects additional adjustments for possible loan deterioration.

Net income after reserve transfers increased over last year. This resulted in an increase in undivided earnings in 1990. Approximately $520,886 was available for undivided earnings in 1989 and $1.0 million was available in 1990. Net income as a percent of average assets after reserve transfers in 1989 was 0.16% and increased to .32% in 1990.

CREDIT UNION OTHER MATTERS

MERGERS

Hatch Valley Credit Union merged with White Sands Federal Credit Union on June 1, 1990. Assets, at the time of the merger were approximately $998,413.

EXPLANATIONS

The following pages include comparative consolidated statements of condition and income, individual statements of condition and other data pertinent to state chartered credit unions.

Members' shares and deposits in all credit unions in operation in New Mexico are insured by the National Credit Union Share Insurance Fund which is administered by the National Credit Union Administration.

ANNUAL REPORT
CONSOLIDATED REPORT OF CONDITION
STATE CREDIT UNIONS

CREDIT UNIONS:	12/31/89 33	12/31/90 32	% of CHANGE
ASSETS			
Loans	223,512,722	223,559,344	.0
Allowance for Loan Losses	1,834,673	2,001,949	9.1
Cash	7,438,888	9,151,658	23.0
Investments	67,346,759	91,423,974	35.8
Allowance for Inv. Losses	26,549	80,999	205.1
Land and Building	3,942,276	4,330,919	9.9
Other Real Estate Owned	442,828	444,300	.3
Other Fixed Assets	1,601,368	2,150,667	34.3
Other Assets	2,457,214	2,946,003	19.9
Total Assets	304,880,833	331,923,917	8.9
LIABILITIES AND EQUITY			
Liabilities	2,177,498	2,500,660	14.8
Shares and Deposits	281,344,642	305,232,267	8.5
Regular Reserve	11,739,701	12,982,072	10.6
Other Reserves	977,055	952,804	2.5-
Undivided Earnings	8,641,937	10,256,114	18.7
Net Income	0	0	0
Total Liabilities & Equity	304,880,833	331,923,917	8.9

ANNUAL REPORT
CONSOLIDATED REPORT OF INCOME
STATE CREDIT UNIONS

CREDIT UNIONS:	12/31/89 33	12/31/90 32	% of CHANGE
INCOME			
Interest on Loans.....	26,630,111	26,663,681	.1
Interest Refunded.....	39,004	49,166	26.1
Income from Investments..	5,390,139	6,651,629	23.4
Fee Income.....	1,260,308	1,510,484	19.9
Other Income.....	741,292	610,924	17.6-
Total Income.....	33,982,846	35,387,552	4.1
OPERATING EXPENSES			
Empl. Comp. & Benefits...	5,059,148	5,590,768	10.5
Travel & Conference.....	136,706	171,151	25.2
Office Occupancy.....	1,010,384	997,369	1.3-
Office Operations.....	2,789,439	2,917,008	4.6
Ed. & Promotional.....	217,059	243,548	12.2
Loan Servicing.....	368,233	427,522	16.1
Prof. & Outside Serv.....	1,050,636	1,068,055	1.7
Provision for Ln. Losses.	1,033,158	1,498,156	45.0
Prov.for Invest. Losses..	66,588	2,919	95.6-
Member Insurance.....	538,808	486,089	9.8-
Operating Fees.....	90,739	126,555	39.5
Misc. Oper. Expenses.....	418,306	343,710	17.8-
Total Operating Expenses.	12,779,204	13,872,850	8.6
Non-Oper. Gains / Losses.	102,577-	77,629-	24.3-
Cost of Funds.....	17,323,634	18,286,038	5.5
Reserve Transfers.....	3,256,545	2,119,288	34.9-
Available to Undivided Earnings.....	520,886	1,031,747	98.1

December 31, 1990

LOCO CREDIT UNION
808 Washington
P. O. Box 1743
Alamogordo, Otero, NM 88310

Charter #/Date:29755/ 1-22-1953

FED Insurance#: 661171523
Telephone #: 505-437-3110

Chairman.....: SHIRLEY POWELL
CEO/Manager.....: TOOTS GREEN

ASSETS

Cash	2,005,172
Net Total Loans	3,793,998
Net Investments	962,367
Net Fixed Assets	165,206
Other Assets	151,972
Total Assets	7,078,715

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities	86,564
Shares and Deposits	6,383,203
Capital	608,948
Total Liabilities and Capital	7,078,715

December 31, 1990

RIO GRANDE CREDIT UNION
1401 San Pedro N.E.
P.O. Box 25546
Albuquerque, Bernalillo, NM 87125-5546

Charter #/Date:29820/ 2- 9-1963 # of Branch Offices: 1

FED Insurance#: 625733323
Telephone #: 505-262-1401 FAX#: 505-265-8927

Chairman.....: LUCY SEDILLO
CEO/Manager.....: DAN RIVERA

ASSETS

Cash	226,930
Net Total Loans	12,398,417
Net Investments	1,756,668
Net Fixed Assets	758,253
Other Assets	78,318
Total Assets	15,218,586

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities	457,101
Shares and Deposits	12,950,717
Capital	1,810,768
Total Liabilities and Capital	15,218,586

December 31, 1990

NEW MEXICO CENTRAL CREDIT UNION
8418 Zuni Rd. S.E.
P.O. Box 8220 (87198)
Albuquerque, Bernalillo, NM 87108

Charter #/Date:33302/12- 1-1955

FED Insurance#: 618175813
Telephone #: 505-266-8613 FAX#: 505-268-0885

Chairman.....: SANDI FAIRCHILD
CEO/Manager.....: JUDITH M. WELDE

ASSETS

Cash	83,981
Net Total Loans	4,473,232
Net Investments	2,341,061
Net Fixed Assets	329,519
Other Assets	64,611
Total Assets	7,292,404

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities	46,584
Shares and Deposits	6,761,158
Capital	484,662
Total Liabilities and Capital	7,292,404

December 31, 1990

POSTAL CREDIT UNION
401 Kinley N.E.
P.O. Box 26116 (87125)
Albuquerque, Bernalillo, NM 87102

Charter #/Date:29373/ 8-19-1952

FED Insurance#: 661026794
Telephone #: 505-842-5961

Chairman.....: ELADIO CHAVEZ
CEO/Manager.....: RICHARD R. DALY

ASSETS

Cash	415,881
Net Total Loans	7,636,873
Net Investments	3,568,034
Net Fixed Assets	288,131
Other Assets	57,206
Total Assets	11,966,125

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities	230,981
Shares and Deposits	11,198,987
Capital	536,157
Total Liabilities and Capital	11,966,125

December 31, 1990

SAN IGNACIO CREDIT UNION
1023 Edith N.E.
Albuquerque, Bernalillo, NM 87102

Charter #/Date:64899/ 8-28-1969

FED Insurance#: 624205834
Telephone #: 505-243-1518

Chairman.....: NAPOLEON SANDOVAL
CEO/Manager.....: JOHANNA DURAN

ASSETS

Cash	22,087
Net Total Loans	358,832
Net Investments	115,706
Net Fixed Assets	20,117
Other Assets	8,000
Total Assets	524,742

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities	6,403
Shares and Deposits	480,332
Capital	38,006
Total Liabilities and Capital	524,742

December 31, 1990

ARTESIA SCHOOL EMPLOYEES CREDIT UNION
1207 West Richardson Avenue
P.O. Box 406
Artesia, Eddy, NM 88210

Charter #/Date:32004/ 1-27-1955

FED Insurance#: 627834184
Telephone #: 505-748-9779

Chairman.....: CAMILLE GEORGE
CEO/Manager.....: ELIZABETH BACH

ASSETS

Cash	27,786
Net Total Loans	2,373,640
Net Investments	2,852,773
Net Fixed Assets	17,827
Other Assets	10,605
Total Assets	5,282,631

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities	2,541
Shares and Deposits	4,914,666
Capital	365,424
Total Liabilities and Capital	5,282,631

December 31, 1990

BAB CREDIT UNION
503 Aztec Blvd. N.E.
Aztec, San Juan, NM 87410

Charter #/Date:33684/ 3-12-1956

FED Insurance#: 661858096
Telephone #: 505-334-3074

Chairman.....: LYNN WOOD
CEO/Manager.....: BETTY RUSSELL

ASSETS

Cash	64,306
Net Total Loans	781,906
Net Investments	264,110
Net Fixed Assets	3,722
Other Assets	0
Total Assets	1,114,044

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities	272
Shares and Deposits	1,043,465
Capital	70,307
Total Liabilities and Capital	1,114,044

December 31, 1990

BELEN RAILWAY EMPLOYEES CREDIT UNION
222 N. 4th Street
Belen, Valencia, NM 87002

Charter #/Date:32888/ 8- 5-1955

FED Insurance#: 628416836
Telephone #: 505-864-4740

Chairman.....: W. D. STOREY
CEO/Manager.....: GLORIA GABALDON

ASSETS

Cash	157,213
Net Total Loans	2,743,577
Net Investments	1,119,608
Net Fixed Assets	71,114
Other Assets	5,017
Total Assets	4,096,529

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities	6,877
Shares and Deposits	3,094,621
Capital	995,031
Total Liabilities and Capital	4,096,529

December 31, 1990

CARLSBAD SCHOOL EMPLOYEES CREDIT UNION
102 W. Hagerman
Carlsbad, Eddy, NM 88220

Charter #/Date:31643/10- 7-1954

FED Insurance#: 624520335
Telephone #: 505-887-6030

Chairman.....: RITA WOODFIELD
CEO/Manager.....: JANE FROST

ASSETS

Cash	58,080
Net Total Loans	3,399,062
Net Investments	1,484,437
Net Fixed Assets	149,491
Other Assets	3,982
Total Assets	5,095,050

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities	6,958
Shares and Deposits	4,490,064
Capital	598,028
Total Liabilities and Capital	5,095,050

December 31, 1990

UNION COUNTY CREDIT UNION
810 Oak Street
Clayton, Union, NM 88415

Charter #/Date:48478/ 2-12-1963

FED Insurance#: 661121003
Telephone #: 505-374-2328

Chairman.....: ERNEST SANCHEZ
CEO/Manager.....: G.F. SANTISTEVAN

ASSETS

Cash	8,639
Net Total Loans	75,546
Net Investments	20,909
Net Fixed Assets	5
Other Assets	0
Total Assets	105,099

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities	0
Shares and Deposits	86,798
Capital	18,301
Total Liabilities and Capital	105,099

December 31, 1990

CUBA AND GALLINA SCHOOL EMPLOYEES CU
#07 Cubita Road
P. O. Box 1660
Cuba, Sandoval, NM 87013

Charter #/Date:72445/ 3- 2-1972

FED Insurance#: 660978919
Telephone #: 505-289-3763

Chairman.....: JACK NELSON
CEO/Manager.....: MELBA INGRAM

ASSETS

Cash	55,765
Net Total Loans	442,505
Net Investments	162,195
Net Fixed Assets	0
Other Assets	6,862
Total Assets	667,327

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities	0
Shares and Deposits	631,705
Capital	35,622
Total Liabilities and Capital	667,327

December 31, 1990

DEMING SCHOOL EMPLOYEES CREDIT UNION
501 West FLorida Street
P.O. Box 1494
Deming, Luna, NM 88031-1494

Charter #/Date:31492/ 8-20-1954

FED Insurance#: 615590890
Telephone #: 505-546-8310

Chairman.....: JOHN EDWARD SMITH
CEO/Manager.....: AILEEN LAPAGE

ASSETS

Cash	109,542
Net Total Loans	792,483
Net Investments	38,113
Net Fixed Assets	852
Other Assets	2,190
Total Assets	943,180

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities	34,031
Shares and Deposits	825,428
Capital	83,721
Total Liabilities and Capital	943,180

December 31, 1990

ANIMAS CREDIT UNION
850 Municipal Drive
P.O. Box 2177 (87499)
Farmington, San Juan, NM 87401

Charter #/Date:42879/ 5- 6-1960

FED Insurance#: 661427780
Telephone #: 505-326-7701 FAX#: 505-326-1024

Chairman.....: JOHN E. MCNEESE
CEO/Manager.....: JOAN D. EMRICH

ASSETS

Cash	966,887
Net Total Loans	21,366,570
Net Investments	14,509,397
Net Fixed Assets	1,122,967
Other Assets	332,275
Total Assets	38,298,096

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities	57,882
Shares and Deposits	36,196,020
Capital	2,044,194
Total Liabilities and Capital	38,298,096

December 31, 1990

SUN COUNTRY CREDIT UNION
802 West Apache
P.O. Box 207 (87499)
Farmington, San Juan, NM 87401

Charter #/Date:62335/12- 6-1960

FED Insurance#: 661110901
Telephone #: 505-327-4478

Chairman.....: R. ALAN JENKINS
CEO/Manager.....: ROSE MARIE VALDEZ

ASSETS

Cash	24,071
Net Total Loans	1,664,055
Net Investments	364,912
Net Fixed Assets	120,248
Other Assets	46,485
Total Assets	2,219,771

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities	10,258
Shares and Deposits	1,968,158
Capital	241,355
Total Liabilities and Capital	2,219,771

December 31, 1990

TOTAH CREDIT UNION
110 East Arrington
Farmington, San Juan, NM 87401

Charter #/Date:33683/ 3-12-1956

FED Insurance#: 661335193
Telephone #: 505-325-8367 FAX#: 505-327-3085

Chairman.....: HUGH EASTERDAY
CEO/Manager.....: ROBERT H. THIELEPAPE

ASSETS

Cash	16,996
Net Total Loans	2,814,180
Net Investments	94,204
Net Fixed Assets	137,389
Other Assets	19,474
Total Assets	3,082,243

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities	5,025
Shares and Deposits	2,865,927
Capital	211,291
Total Liabilities and Capital	3,082,243

December 31, 1990

JEMEZ VALLEY CREDIT UNION
St.Hwy 4 behind Medical Clinic
P.O. Box 26
Jemez Springs, Sandoval, NM 87025

Charter #/Date:57376/11- 3-1966

FED Insurance#: 626370217
Telephone #: 505-829-3366 FAX#: 505-829-3367

Chairman.....: JOHN MERHEGE
CEO/Manager.....: LINDA TOTH

ASSETS

Cash	148,447
Net Total Loans	3,600,392
Net Investments	912,459
Net Fixed Assets	37,974
Other Assets	79,127
Total Assets	4,778,399

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities	25,871
Shares and Deposits	4,276,693
Capital	475,835
Total Liabilities and Capital	4,778,399

December 31, 1990

LOS ALAMOS CREDIT UNION
1911 Central Avenue
P.O. Box 1180
Los Alamos, Los Alamos, NM 87544

Charter #/Date:31644/10- 7-1954 # of Branch Offices: 4

FED Insurance#: 647595715
Telephone #: 505-662-4261 FAX#: 505-662-3384

Chairman.....: ROGER STUTZ
CEO/Manager.....: MICHAEL E. WALTERS

ASSETS

Cash	1,778,923
Net Total Loans	80,004,617
Net Investments	37,835,192
Net Fixed Assets	2,186,556
Other Assets	2,155,095
Total Assets	123,960,383

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities	1,000,733
Shares and Deposits	117,578,977
Capital	5,380,673
Total Liabilities and Capital	123,960,383

December 31, 1990

LOS ALAMOS SCHOOLS CREDIT UNION
1900 Diamond Drive
P.O. Box 887
Los Alamos, Los Alamos, NM 87544

Charter #/Date:32002/ 1-27-1955

FED Insurance#: 611654586
Telephone #: 505-662-3421

Chairman.....: ROBERT VISEL
CEO/Manager.....: BEVERLEY WRIGHT

ASSETS

Cash	29,801
Net Total Loans	3,581,722
Net Investments	1,516,498
Net Fixed Assets	6,725
Other Assets	12,288
Total Assets	5,147,034

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities	2,820
Shares and Deposits	4,765,107
Capital	379,107
Total Liabilities and Capital	5,147,034

December 31, 1990

ZIA CREDIT UNION
1137 18th Street
P.O. Box 907
Los Alamos, Los Alamos, NM 87544

Charter #/Date:32200/ 3-17-1955

FED Insurance#: 604672338
Telephone #: 505-662-4671 FAX#: 505-662-0099

Chairman.....: GERALD HUBER
CEO/Manager.....: GILBERT L. ROMERO

ASSETS

Cash	307,035
Net Total Loans	28,299,741
Net Investments	12,875,748
Net Fixed Assets	185,500
Other Assets	117,123
Total Assets	41,785,147

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities	174,005
Shares and Deposits	36,918,200
Capital	4,692,942
Total Liabilities and Capital	41,785,147

December 31, 1990

ESTACADO CREDIT UNION
112 South Main
P.O. Box 1082
Lovington, Lea, NM 88260

Charter #/Date:50476/ 1-20-1964

FED Insurance#: 661097529
Telephone #: 505-396-3925

Chairman.....: CHARLES PAINTER
CEO/Manager.....: MARY M. WHITTINGTON

ASSETS

Cash	344,375
Net Total Loans	2,517,064
Net Investments	24,381
Net Fixed Assets	22,263
Other Assets	0
Total Assets	2,908,083

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities	0
Shares and Deposits	2,711,248
Capital	196,835
Total Liabilities and Capital	2,908,083

December 31, 1990

RINCONES PRESBYTERIAN CREDIT UNION
Behind the Post Office
P.O. Box 148
Chacon, Mora, NM 87713

Charter #/Date:43343/ 7-18-1960

FED Insurance#: 619462116
Telephone #: 505-387-2714

Chairman.....: VICTOR SANDOVAL
CEO/Manager.....: ELIAS DURAN JR.

ASSETS

Cash	24,354
Net Total Loans	131,677
Net Investments	5,553
Net Fixed Assets	0
Other Assets	0
Total Assets	161,585

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities	7,500
Shares and Deposits	135,811
Capital	18,274
Total Liabilities and Capital	161,585

December 31, 1990

ST. GERTRUDE CREDIT UNION
El Alto
P.O. Box 92
Mora, Mora, NM 87732

Charter #/Date:24355/ 7-18-1946

FED Insurance#: 622893544
Telephone #: 505-387-2644

Chairman.....: JOSE M. CORDOVA
CEO/Manager.....: BERNADETTE ARELLANO

ASSETS

Cash	21,737
Net Total Loans	282,592
Net Investments	3,414
Net Fixed Assets	4,134
Other Assets	0
Total Assets	311,877

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities	694
Shares and Deposits	275,125
Capital	36,058
Total Liabilities and Capital	311,877

December 31, 1990

FATHER JOHN DOLD MEMORIAL CREDIT UNION
P. O. Box 155
Ojo Caliente, Rio Arriba, NM 87549

Charter #/Date:26153/12-16-1948

FED Insurance#: 661131107
Telephone #: 505-583-2332

Chairman.....: FRANK GURULE
CEO/Manager.....: PETER DJORDJEVICH

ASSETS

Cash	10,261
Net Total Loans.....	136,200
Net Investments.....	22,988
Net Fixed Assets.....	29,803
Other Assets.....	0
Total Assets.....	199,252

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities.....	343
Shares and Deposits.....	180,517
Capital.....	18,392
Total Liabilities and Capital.....	199,252

December 31, 1990

ROOSEVELT COUNTY SCHOOL EMPLOYEES CU
Station #55 ENMU
Portales, Roosevelt, NM 88130

Charter #/Date:35623/ 5-21-1957

FED Insurance#: 618196013
Telephone #: 505-356-5530

Chairman.....: DAVID BROOKS
CEO/Manager.....: PATTY BARNES

ASSETS

Cash	44,291
Net Total Loans	665,805
Net Investments	94,065
Net Fixed Assets	1,834
Other Assets	0
Total Assets	805,995

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities	210
Shares and Deposits	736,072
Capital	69,713
Total Liabilities and Capital	805,995

December 31, 1990

QUESTA CREDIT UNION
2308 Highway 522
P.O. Box 500
Questa, Taos, NM 87556

Charter #/Date:41006/ 6- 1-1959

FED Insurance#: 662525501
Telephone #: 505-586-0423

Chairman.....: JOHN GAILLOUR JR.
CEO/Manager.....: MAXINE RAEL

ASSETS

Cash	598
Net Total Loans	791,350
Net Investments	284,636
Net Fixed Assets	2,778
Other Assets	1,894
Total Assets	1,081,256

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities	41,439
Shares and Deposits	892,490
Capital	147,327
Total Liabilities and Capital	1,081,256

December 31, 1990

COLFAX SCHOOL EMPLOYEES CREDIT UNION
800 South Third Street
Raton, Colfax, NM 87740

Charter #/Date:33685/ 3-12-1956

FED Insurance#: 625698946
Telephone #: 505-445-3871

Chairman.....: JOHN SOUTHERN
CEO/Manager.....: MAE REGUSA

ASSETS

Cash	18,895
Net Total Loans	133,149
Net Investments	1,715
Net Fixed Assets	2,306
Other Assets	0
Total Assets	156,065

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities	46
Shares and Deposits	125,332
Capital	30,687
Total Liabilities and Capital	156,065

December 31, 1990

CHAVES COUNTY SCHOOL EMPLOYEES CU
1401 North Lea
Roswell, Chaves, NM 88201

Charter #/Date:29627/12-11-1952

FED Insurance#: 661438172
Telephone #: 505-623-5444

Chairman.....: VERNON GILMORE
CEO/Manager.....: BETTY RAPP

ASSETS

Cash	205,509
Net Total Loans	4,295,467
Net Investments	1,430,736
Net Fixed Assets	49,074
Other Assets	12,643
Total Assets	5,993,429

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities	22,753
Shares and Deposits	5,306,938
Capital	663,738
Total Liabilities and Capital	5,993,429

December 31, 1990

EBERLINE EMPLOYEES CREDIT UNION
504 Airport Road
P.O. Box 2108 (87504)
Santa Fe, Santa Fe, NM 87501

Charter #/Date:42998/ 5-25-1960

FED Insurance#: 620644102
Telephone #: 505-471-3232

Chairman.....: JIMMIE LITTLE
CEO/Manager.....: RALPH C. FISHER

ASSETS

Cash	11,432-
Net Total Loans	398,180
Net Investments	180,432
Net Fixed Assets	1,338
Other Assets	302
Total Assets	568,820

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities	8,086
Shares and Deposits	547,613
Capital	13,121
Total Liabilities and Capital	568,820

December 31, 1990

GUADALUPE CREDIT UNION
1305 Osage
Santa Fe, Santa Fe, NM 87501

Charter #/Date:25993/ 2-14-1972

FED Insurance#: 661490668
Telephone #: 505-982-8942 FAX#: 505-986-3945

Chairman.....: ESTEFANITA TRUJILLO
CEO/Manager.....: BERNARD W. MONTOYA

ASSETS

Cash	137,576
Net Total Loans	9,511,629
Net Investments	2,638,236
Net Fixed Assets	481,575
Other Assets	116,429
Total Assets	12,885,445

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities	106,666
Shares and Deposits	11,495,274
Capital	1,283,505
Total Liabilities and Capital	12,885,445

December 31, 1990

STATE EMPLOYEES CREDIT UNION
225 West Montezuma
Santa Fe, Santa Fe, NM 87501

Charter #/Date:40971/ 6-26-1959 # of Branch Offices: 1

FED Insurance#: 655133584
Telephone #: 505-827-7375 FAX#: 505-988-4823

Chairman.....: BILL GARCIA
CEO/Manager.....: RONALD MOORE

ASSETS

Cash	1,732,861
Net Total Loans	19,748,705
Net Investments	3,499,703
Net Fixed Assets	283,352
Other Assets	108,405
Total Assets	25,373,026

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities	157,261
Shares and Deposits	23,023,641
Capital	2,192,124
Total Liabilities and Capital	25,373,026

December 31, 1990

TAOS COUNTY SCHOOLS CREDIT UNION
P.O. Box 1087
Taos, Taos, NM 87571

Charter #/Date:33361/12-16-1955

FED Insurance#: 619519130
Telephone #: 505-758-8465

Chairman.....: CELESTINO ROMERO
CEO/Manager.....: GILBERT ARCHULETA

ASSETS

Cash	106,302
Net Total Loans	2,244,245
Net Investments	339,150
Net Fixed Assets	754
Other Assets	0
Total Assets	2,690,451

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities	732
Shares and Deposits	2,260,489
Capital	429,230
Total Liabilities and Capital	2,690,451

December 31, 1990

QUAY GUADALUPE COUNTY CREDIT UNION
501 East Turner
P.O. Box 634
Tucumcari, Quay, NM 88401

Charter #/Date:61616/ 8-14-1968

FED Insurance#: 618016671
Telephone #: 505-461-2857

Chairman.....: PETER F. RIVERA
CEO/Manager.....: HORTENSIA ORTEGA

ASSETS

Cash	8,789
Net Total Loans	99,984
Net Investments	23,576
Net Fixed Assets	779
Other Assets	0
Total Assets	133,128

LIABILITIES AND CAPITAL

Accounts Payable and Liabilities	24
Shares and Deposits	111,491
Capital	21,613
Total Liabilities and Capital	133,128

SIZE OF CREDIT UNION AS OF DECEMBER 31, 1990

ASSET SIZE GROUP CREDIT UNION WITH ASSETS OF:	TOTAL ASSETS	LOANS TO MEMBERS	SHARES AND DEPOSITS
LESS THAN $100K	0	75,546	86,798
$100K TO $249,999	755,129	517,760	553,151
$250K TO $499,999	311,877	1,543,412	275,125
$500K TO $999,999	3,510,064	3,091,053	4,113,640
$1,000,000 TO $1,999,999	2,195,300	1,671,501	3,011,623
$2,000,000 TO $4,999,999	19,775,476	36,154,754	29,378,815
$5,000,000 TO $9,999,999	35,889,263	17,365,086	18,451,299
$10,000,000 TO $19,999,999	40,070,156	32,380,839	35,644,978
Greater than $20,000,000	229,416,652	130,759,393	213,716,838
TOTALS	331,923,917	223,559,344	305,232,267

MONEY ORDERS

Allsup's Convenience Stores, Inc.
2112 Thornton
P. O. Box 1907
Clovis, NM 88102-1907
Phone: (505) 769-2311
MARK A. ALLSUP, VP

American Express Travel Related Services Company, Inc. Corp.
World Financial Center
200 Vesey Street
New York, NY 10285-4775
Phone: (212) 640-5100
ANNE C. SCHEPP, MGR. LCSNG.

Calmar, Inc.
1120 E. 66th Avenue
P. O.Box 1709
Gallup, New Mexico 87305
(505) 863-9577
JOE DIGREGORIO, PRES.

The Circle K Corporation
1601 North 7th Street
P.O. Box 52084
Phoenix, Arizona 85072
Phone: (602) 229-8730
AMY HOUDA, ASST. BANKING SUPVSR.

Comdata Network, Inc.
5301 Maryland Way
Brentwood, TN 37027
(615) 370-7626
BETH ALLEN, LEGAL ASSISTANT

Crawley Enterprise, Inc.
d/b/a Fair N Square Food Store
8020 Central S.E.
Albuquerque, NM 87108
(505) 268-4315
EDWARD T. CRAWLEY,PRES.

Giant Industries Arizona, Inc.
P. O. Box 960
Jamestown, NM 87347
(505) 722-6655
RAY HORTON, GENERAL MGR.

Al's Mini Mart
701 S. Main Street
Belen, NM 87002
Phone: (505) 864-2500
AL JARAMILLO, OWNER

BA Cheque Corporation
201 Mission Street
P.O. Box 37010
San Francisco, CA 94105
Phone: (415) 624-2225
BETTYE R. WHARTON, ASST. VP

Spring Street Grocery
400 Spring Street S.W.
Socorro, NM 87801
Phone: (505) 835-0101
MARY JANE CHAVEZ, OWNER

Citicorp Services, Inc.
8430 W. Bryn Mawr
Chicago, IL 60631
Phone: (312) 380-5324
HELEN M. ROPPEL
LEGAL ASSISTANT

Thomas Cook Inc.
3 Independence Way
Princeton, NJ 08540
Phone: (609) 987-7313
JOHN G. HANEY,
STAFF ACCOUNTANT

Federal Money Orders, Inc.
580 Savage Street
P. O. Box 2090
Wickenburg, AZ 85358
Phone: (602) 684-7868
JACK D. LOWE, PRESIDENT

Interpayment Svcs Ltd. Corp.
54 Lombard Street
London, England BC3V 9EX
Phone: (212) 406-4200
LOU MORALES, VP

Smith's Management Corp.
1550 South Redwood Road (84104)
P.O. Box 30550 (84130)
Salt Lake City, UT 84104
Phone: (801) 974-1400
JAN BROWN, LICENSING MANAGER

Thriftway Marketing Corp.
710 E. 20th Street
Farmington, NM 87401
Phone: (505) 326 5571
R. J. DALLEY, VP

Travelers Cheque Assoc. Ltd.
c/o American Express Travel
Related Services Company, Inc.
200 Vesey Street
New York, NY 10285-4775
Phone: (212) 640-5100
ANNE C. SCHEPP, MGR. LIC.

Travelers Express Co., Inc.
1550 Utica Avenue South
Minneapolis, MN 55416
Phone: (612) 591-3000
KAREN PILANT, LEGAL ASSIST.

TRGA Services Inc.
d/b/a/ Safeguard Money Orders
7333 Hwy 290 East
P. O. Box 2978
Austin, Texas 78723
Phone: (512)-929-8361
ROBERT CORBETT, BUS. MGR.

Valley Natl. Financial Serv Co
2400 Louisiana
P.O. Box 30144 (87190)
Albuquerque, NM 87110
Phone: (505) 884-2624
SHERRY ANDERSON,
OPERATIONS SUPVSR.

Western Union Financial
Services Inc. Corp.
One Lake Street
Upper Saddle River, New Jersey 07458
Phone: (201) 818-5000
GERALD L. POPOVSKY,
GEN. ASSIST. COUNSEL

ENDOWED CARE CEMETERIES

Albuquerque Cemetery Association
P.O. Box 9224
Albuquerque, NM 87119
Phone: (505) 262-1454

Contact: Myles Kairns RIA
Corporate Comptroller

Sandia Memory Gardens
700 Yale SE
P. O. Box 9224 (87119)
Albuquerque, NM 87106
(505) 262-1454

Contact: Mary Ann Heckler

Twin Oaks Memorial Park & Crematory
Ellen Madera
P.O. Box 1136
Artesia, NM 88210
Phone: (505) 746-9231

Owner & Authority: Ellen Madera

Sunset Gardens Memorial Park
1406 East Wood Avenue
Carlsbad, NM 88220
Phone: (505) 885-3325

Owner & Authority: Bill Crouch

Desert Lawn Memorial Gardens, Inc.
P.O. Box 229
Deming, NM 88031
Phone: (505) 546-3849

Authority: Eunice Brown

Sunset Memorial Park of Gallup, Inc.
401 E. Nizhoni Blvd.
Gallup, NM 87301
Phone: (505) 863-4452

Authority: Allen B. Rollie

Fairview Perpetual Care Assoc.
700 Yale S.E.
P. O. Box 9224 (87119)
Albuquerque, NM 87106
Phone: (505) 262-1454

Authority: Mary Ann Heckler

Sunset Memorial Park
P. O. Box 25126
Albuquerque, NM 87125
Phone: (505) 345-3536

Authority: Paul Layer

Terrace Grove Memorial Gardens
P.O. Box 804
Belen, NM 87002
Phone: (505) 864-0548

Authority: Harold
& Barbara Crump

Lawn Haven Memorial
Gardens, Inc.
Mission Gardens of Memories
Plains Sanctuary Mausoleum
P.O. Box 546
Clovis, NM 88102-0546
Phone: (505) 763-3814
Authority: Dallas Dhority

Memory Gardens of
Farmington, Inc.
203 North Locke
Farmington, NM 87401
Phone: (505) 326-3121
Authority: David B. Gray

Masonic Cemetery
760 S. Comptress Road
P. O. Box 1058
Las Cruces, NM 88004
Phone: (505) 526-9474

Authority: Judith S. Bennett

ENDOWED CARE CEMETERIES

Masonic Cemetery
P.O. Box 545
Las Vegas, NM 87701
Phone: (505) 425-6590

Authority: John Lloyd,

Vista Verde Memorial Park, Inc.
4310 Sara Road
Rio Rancho, NM 87124
(505) 892-9920

Authority: David M. Santillanes

Ruidoso Hondo Valley Memorial Park
P.O. Box 880
Ruidoso, NM 88345
Phone: (505) 378 8253

Authority: William R. Edwards

Fairmont Cemetery Association
1310 South 2nd Street
Raton, NM 87740
Phone: (505) 445-5501

Authority: Berry P. Fritz

Pecos Valley Cemetery, Company, Inc.
505 E. 19th Avenue
P.O. Box 1977 (88202-1977)
Roswell, NM 88201
Phone: (505) 623-5550

Authority: Betty Anderson

Memorial Gardens of Santa Fe
417 Rodeo Road E.
Santa Fe, NM 87504
Phone: (505) 983-3239

Authority: Michael Gallegos

COLLECTION AGENCIES

Ace Recovery Service (R)
1510 Mescalero #10
El Paso, Texas 79915
Manager: Harold W. Bucher
Phone (915) 779-3730

T.X.E.P., Inc.(R)
P.O. Box 31665
2305 Gateway S.
El Paso, Texas 79931
Manager: Michael W. Howk
Phone: 566-6555

Collectrite, Inc., of Alamogorodo
1200 N. White Sands Blvd., S-112
P. O. Box 2069
Alamogordo, NM 88310
Manager: Ted. R. Garcia
Phone: (505) 437-7934

Albuquerque Collection Service, Inc.
110 Richmond S.E.
P.O. Box 40040 (87196)
Albuquerque, NM 87106
Manager: Raymond F. Algott
Phone: (505) 265-3476

American Creditors Bureau, Inc.
1011 Lomas N.W.
Albuquerque, NM 87102
Manager: Kristin K. Neff
Phone: (505) 843-7573

Bradford Enterprises (R)
4804 Sundance Trail N.W.
P.O. Box 36446 (87176)
Albuquerque, NM 87120
Owner: Bradford E. Clement
Phone: (505) 345-7376

Check Systems of New Mexico
P.O. Box 83706 (87198)
201 San Pedro N.E.
Albuquerque, NM 87108
Manager: Ray Terry
Phone: (505) 265-5516

S.W. Recovery Bureau (R)
5005 Pygmalion
El Paso, Texas 79924
Manager: James D. Green
Phone (915) 821-4734

Bradford Enterprises, Inc.
2318 Mesa Lane
Alamogordo, NM 88310
Manager: David R. Clement
Phone: (505) 434-5427

Creditors Collection Co. d/b/a Creditors Service Bureau of El Paso, Inc.
1200 White Sands Blvd (88310)
P.O. Box 718
Alamogordo, NM 88311
Manager: Carter Hatfield
Phone: (505) 437-0320

Albuquerque Computer Cheque
3600 Menaul N.E., S-E
P.O. Box 35487 Sta-D (87176)
Albuquerque, NM 87110
Manager: Andrew M. Philips
Phone: (505) 883-1500

American Fed. Recovery
250 Valle Verde
P.O. Box 35037 (87176)
Bosque Farms, NM 87042
Manager: Ronald M. Cowdrey
Phone: (505) 873-4316

Check Collect Co-Op dba Check Collect
408 Yale S.E.
Albuquerque, NM 87106
Manager: Debra G. Kaufman
Phone: (505) 255-3233

Collectrite, Inc.
8110 Lomas Blvd. N.E.
P. O Box 27639 (87125)
Albuquerque, NM 87110
Manager:
B.J. Dunn
Phone: (505) 262-1477

COLLECTION AGENCIES

The Credit Bureau Inc., of Georgia
d/b/a Eqifax Acct. Rec. Svcs d/b/a
CBI Collections d/b/a
The Credit Manager
4600-B Montgomery Blvd., N.E.
P. O. Box 3046 (87190)
Albuquerque, NM 87104
Manager: Donald E. Meisinger
Phone: (505) 889-8730

Credit Protective Service d/b/a
I.C. System, Inc.
3815 Hawkins Northeast
Albuquerque, NM 87109
Manager: Raymond E.Berube, Jr
Phone: (505) 345-6060

Duke City Collection Agency
Medicollect
210 Gold Avenue, S.W.
P.O. Box 314 (87103)
Albuquerque, NM 87102
Manager: E. P. Clinton
Phone: (505) 243-2885

E-L Skiptracing & Coll. Service, Inc.
9741 Candelaria N.E.
Suite 211
Albuquerque, NM 87112-1400
Manager: Ernest M. Lovato
Phone: (505) 292-5599

G.C. Services Ltd Partnership
75 Calle Arroyo Seco
P.O. Box 26955 (87125-6955)
Albuquerque, NM 87120
Manager: Bobbie J. Dunn
Phone: (505) 836-4214

JLS Collections
6500 Montgomery N.E.
P.O. Box 36497 (87176)
Albuqueruqe, New Mexico 87109
Manager: John Lee Salazar
Phone: (505)883-3164

Lenders Recovery Service
3501 Prospect N.E.
Albuquerque, NM 87196
Manager: John E. Nash
Phone: (505) 881-6882

Credit Management Inc.
4004-C Carlisle NE
Albuquerque, NM 87107
Manager: Jack Dettweiler
Phone: (550) 889-0700

CSC Accounts Mgmt., Inc.
d/b/a CSC Credit Serv., Inc.
75 Calle Arroyo Seco N.W.
P.O. Box 26955
Albuquerque, NM 87120
Manager: Bobbie J. Dunn
Phone (505) 863-4214

Dun & Bradstreet Rec. Mgmt
Services, Inc.
9504 Admiral Nimitz, N.E.
Albuquerque, NM 87111
Manager: David C. Looker
Phone: (505) 296-0703

Excel Collection Service
1418 Wellesley N.E.
P.O. Box 35759
Albuquerque, NM 87106
Manager: Jane L. Kerley
Phone: (505) 265-2215

HHL Financial Services, Inc.
4501 Indian School NE S-G-102
Albuquerque, NM 87110
Manager: Sally A. King
Phone: (505) 255-0500

League Collection Services
9426 Indian School N.E.
Albuquerque, NM 87112
Manager: Sheila D. Gorman
Phone: (505) 298-9899

Maxima Collection Systems Inc.
2329 Wisconsin N.E. Suite F
Albuquerque, NM 87110
Manager: Prudence Andrade
Phone: (505) 275-9970

COLLECTION AGENCIES

Mile-Hi Collection & Rec. Bureau, Inc.
2409 Franciscan N.E.
P.O. Box 37262 (87176-7262)
Albuquerque, NM 87102
Manager: John M. Hoak, Jr.
Phone: (505) 247-9383

Contemporary Financial Services d/b/a National Account Adjusters, Inc.
707 Broadway N.E. #100
P.O. Box 7806 (87194)
Albuquerque, NM 87102
Manager: Cyndi Woodworth
Phone: (505) 247-3030

The New Mexico Educational Assistance Foundation, Collection Division
3900 Osuna N.E.
P.O. Box 25136
Albuquerque, NM 87125-0136
Manager: Krista Albera-Pachuca
Phone: (505) 345-3371

Payco-General American Credits, Inc.
4312 Carlisle N.E.
Albuquerque, NM 87107
Manager: Jeffrey D. Johnson
Phone: 883-0880

Riddle Agency, Inc. (R)
127 LaVeta Dr. N.E., Suite B
PO Box 8666 Highland Station (87198)
Albuquerque, NM 87198
Owner: Charles & Elaine Hund
Phone: (505) 255-5353

Threet & Porch Enterprises d/b/a Collection Consultants
6400 Uptown Blvd., NE, S-500-W
P.O. Box 8374
Albuquerque, NM 87110
Manager: Laura M Threet
Phone: (505) 883-1154

United Creditors Alliance Corp.
2505 LaCharles N.E.
Albuquerque, NM 87112
Manager: Theo Mastin
Phone: (505) 292-5267
License #102

NACM of New Mexico, Inc.
2800 San Mateo NE #110
P.O. Box 30108 (87190-0108)
Albuquerque, NM 87110
Manager: Timothy R. Flores
Phone: (505) 889-7717

National Revenue Corp. Collection Division
2505 LaCharles NE
Albuquerque, NM 87112
Manager: Theo Mastin
Phone: (505) 292-5267

Novare Collections, Inc.
601 Grande Avenue
Albuquerque, NM 87102
Manager: Laurel A. Shahen
Phone 298-4658

Professional Collection Svcs.
5555 Montgomery N.E., S-11
PO Box 21472 87154-1472
Albuquerque, NM 87109
Manager: Charles H. Barlow
Phone: (505) 883-0092

TRW Receivables Management Services Inc.
500 Copper NW, Ste. 320
Albuquerque, NM 87102
Manager: Peter R. Moughan Jr
Phone: (505) 247-1916

Transworld Systems, Inc.
5301 Central Av., S-203
Albuquerque, NM 87108
Manager: Bebe Marks
Phone: (505) 255-0562

Western Collection Systems
#2 Via Juliana N.E.
Albuquerque, NM 87109
Manager: Edward M. Stoll
Phone: (505) 821-1864

COLLECTION AGENCIES

Collectrite, Inc. - Artesia
210 South Fourth Street
P.O. Box 800
Artesia, NM 88211
Manager: Louise Thorson
Phone: (505) 746-3582

The Credit Bureau, Inc., of Georgia
d/b/a Equifax Accounts
d/b/a CBI Collections
d/b/a The Credit Manager
304 North Canyon
P.O. Drawer 340
Carlsbad, NM 88220
Manager: Linda Mae Morrow
Phone: (505) 885-2119

General Collection Associates
519 Pile St.
P.O. Box 1736
Clovis, NM 88101
Manager: Eddie M. Caroland
Phone: (505) 769-2631

Collectrite, Inc.
500 S. Gold
P.O. Box 766 (88031)
Deming, NM 88031
Manager: Anna Dolores Jasso
Phone: (505) 546-2793

Alfonso D. Archuleta Jr., d/b/a
D.A.D. Enterprises
Fairview Lane
P.O. Box 3338
Fariview, Espanola 87533
Manager: Dale Lucero
Phone: (505) 753-5855

American Lenders Service Co. (R)
1507 Scholfeld
P. O. Box 3756 (87499)
Farmington, NM 87401
Owner: Winford E. Miller
Phone: (505) 327-9321

Credit Bureau of Farmington/Checkrite
500 N. Orchard
Farmington, NM 87401
Manager: Ralph D. Sharer
Phone: (505) 325-5055

The Credit Bureau of Belen
1501 East River Road
P.O. Box 700
Belen, NM 87002
Manager: Emelda Montano
Phone: (505) 864-3672

Collectrite, Inc.
1200 Mitchell
P.O. Drawer 840
Clovis, NM 88101
Manager: Delories Lawson
Phone: (505) 763-5539

S.N.A.T.C.H., LTD.
916 B Axtell
P.O. Box 1342
Clovis, NM 88101
Manager: Robert M. Plott
Phone (505) 985-2165

Credit Bureau of Espanola
308 West Onate Street
P.O. Drawer xx
Espanola, NM 87532-1367
Manager: Donaldo Archuleta
Phone: (505) 753-7231

Del Norte Coll. Agency &
Auto Recovery
717 Megill Street
P.O. Box 1268
Espanola, NM 87532
Manager: Gilbert J. Salazar
Phone: (505) 753-5694

The Cadre Corp. d/b/a
Capital Recovery
304 North Auburn
P.O. Box 2019
Farmington, NM 87401
Manager: Elizabeth P. Imel
Phone: (505) 327-3117

Executive Collection Serv.
2113 East 20th Street
Farmington, NM 87401
Manager: Becky Schritter
Phone: (505) 326-4351

COLLECTION AGENCIES

Four Corners Credit Bureau
124 N. Orchard (87401)
P. O. Box 799
Farmington, NM 87499
Manager: A. Charlene Davis
Phone: (505) 325-1881

Collectrite, Inc.
310 West Taylor
P.O. Box 886
Hobbs, NM 88240
Manager: Thomas Miller
Phone: (505) 397-3221

AAA Statewide Recovery (R)
2250 W. Picacho Ave.
Las Cruces, NM 88005
Manager: Sandra K. Downey
Phone: (505) 525-9087

Southern N.M. Collection Bur. d/b/a
Data Check of Las Cruces d/b/a
Roadrunner Auto Recovery
102 Wyatt Drive
P.O. Box 2275 (88004)
Las Cruces, NM 88001
Manager: A. Raymond Lind
Phone: (505) 523-2421

Specialized Collateral Rec.
1176 Louis Street
P.O. Box 473 (88001)
Las Cruces, New Mexico 88005
Owner: Robert Keeton
Phone: (505) 522-6966

Alamo Auto Recovery (R)
RR1 Box 118
La Luz, NM 88337
Manager: Larry David Jones
Phone: (505) 437-2471

Credit Bureau of Los Alamos
1362-A Trinity Drive
P. O. Box 1203
Los Alamos, NM 87544
Manager: Melvin C. O'Shea
Phone: (505) 662-3392

Credit Bureau of Gallup
413 E. Aztec
P.O. Box 207(87305)
Gallup, NM 87301
Manager: Chris Nechero
Phone: (505) 863-3853

Roadrunner Collection Agency
1901 N. Gila
P.O. Box 5101 (88241)
Hobbs, NM 88240
Manager: Richard W. Frank
Phone: (505) 393-4797

Collectrite, Inc. d/b/a
Creditors Collection Srv.
120 Wyatt Drive
P.O. Box DD (88004)
Las Cruces, NM 88001
Manager: Paul Thomason
Phone: (505) 526-6695

Dona Ana Collection Service
2801 E. Missouri, Suite 33
P.O. Box 1715 (88004)
Las Cruces, NM 88001
Manager: Mary Ellen Chavez
Phone: (505) 522-6966

Statewide Recovery (R)
11 Blue Bonnet Road
Los Lunas, NM 87031
Manager: John L. Sanchez
Phone: (505) 275-8870

Joly Graphics, Inc. d/b/a
Northern N.M. Credit Services
518 Sixth Street
Las Vegas, NM 87701
Manager: Joseph C. Murray
Phone: (505) 425-7771

Triple J. Locators
746 Mesquite Road
P.O. Box 232 (88047)
Mesquite, NM 88048
Manager: James A. Gimler III
Phone: (505) 233-2335

COLLECTION AGENCIES

Credit Bureau of Raton
312 Legion Drive
P.O. Box 938
Raton, NM 87740
Manager: Janet B. Yarbrough
Phone: (505) 445-2753

Great Western Collection Agency
801 N. Washington
P.O. Box 1332
Roswell, NM 88201
Manager: Richard W. Crewe
Phone: (505) 623-4200

C.B Collections & Consultation, Inc
914 Baca Street, Suite B
Santa Fe, NM 87501
Manager: Clayton H. Hargrove
Phone: (505) 986-8965

Collections De Santa Fe
3023 Ciello Court, Suite A
P. O. Box 15430 (87506)
Santa Fe, NM 87505
Manager: Horace Romero
Phone: (505) 471-1002

J-K Collections
2008 Rosina Street, Suite 2
Santa Fe, NM 87501
Manager: Mary F. Encinias
Phone: (505) 984-1177

Collectrite, Inc.
1816 N. Silver
P.O. Box 2986
Silver City, NM 88061
Manager: Lynne M. Faykus
Phone: (505) 538-5606

Credit Bureau of Socorro
105 Winkler S.W.
P.O. Box 1186
Socorro, NM 87801
Manager: Everett D. Ness
Phone: (505) 835-0280

Collectrite, Inc.
308 N. Richardson
P.O. Box 2424 (88202)
Roswell, NM 88201
Manager: Kelly A. McKain
Phone: (505) 624-1313

Lifeline Collections
Route 1, Box 229A
P.O. Box 2467 (88202)
Roswell, NM 88201
Manager: Kelly M. Owens
Phone: (505)623-9671

Capital Collections, Inc.
d/b/a J.W. Lujan
1223 Saint Francis Dr. S.
Santa Fe, NM 87501
Phone: (505) 983-2683

Computer Credit, Inc.
1048 Governor Dempsey Drive
Santa Fe, NM 87501
Manager: Robert E. Waite
Phone: (505) 983-8632

Santa Fe Credit Data
1227 St. Francis Drive (87501)
P. O. Box 2866 (87504)
Santa Fe, NM
Manager: Louisa Martinez
Phone: (505) 988-3800

Executive Credit Services
4432 Whispering Hills
P.O. Box 5076
Silver City, NM 88062
Manager: Luis A. Montenegro
Phone: (505) 538-5130

Credit Bureau of Taos, Inc.
227 Camino de la Pacita
Taos, NM 87571
Manager: Robert A. Quintana
Phone: (505) 758-4214

COLLECTION AGENCIES

Arrowhead Services (R)
430 Main Street
P.O. Box 1197
Truth or Consequences, NM 87901
Manager: Sandra Lee Plaatje
Phone: (505) 894-7555

Credit Bureau of Tucumcari
111 South First
P.O. Box 1166
Tucumcari, NM 88401
Manager: Virginia E. Carabajal
Phone: (505) 461-1600

Western Collection Service
419 Main Street
P.O. Box 471
Truth or Consequences, NM 87901
Manager: Terry B. Miller
Phone: (505) 894-7687

REGISTERED MORTGAGE LOAN COMPANIES

American Capital Funding & Marketing
2929 Coors, N.W., Suite 302
P.O. Box 100
Albuquerque, New Mexico 87120
Phone: (505) 836-8147

Equity Plus Mortgage Company, LTD
1720 Louisiana Blvd., N.E.
Suite 100
Albuquerque, New Mexico 87110
Phone: (505) 268-2495

Richard W. Pope d/b/a
Richinli Company
1825 San Mateo N.E., Suite 1
P.O. Box 3734 (87190)
Albuquerque, New Mexico 87110
Phone: (505) 255-7100

Residential Services Corporation of America
8000 Maryland Avenue, Suite 1400
Clayton, Missouri 63105
Phone: (314) 726-3900

Rio Valley Mortgage Company
111 South Downtown Mall
Las Cruces, New Mexico
Phone: (505) 524-3733

MORTGAGE AND LOAN 6-E COMPANIES

A T & T Commercial Finance Corp.
5613 DTC Parkway, Suite 450
P.O. Box 4688 (80155)
Englewood, Colorado 80111
Phone: (303) 741-4144

American Financial Corp. of Tampa
13902 North Dale Mabry Hwy, S-300
Tampa, Florida 33618
Phone: (813) 968-6436

CIT Group/Sales Financing, Inc.
1575 West University Dr., S-109
Temp, Arizona 85281
Phone: (602) 894-6844

Bell Atlantic-Tricon Leasing Corp.
95 N Route 17 South
P.O. Box 907
Paramus, New Jersey 07653
Phone: (201) 712-3459

First Financial Equities
8100 Mountain Road N.E.
Albuquerque, New Mexico 87110
Phone: (505) 268-2529

ICM Mortgage Corporation
6601 South Willow Drive #30
Englewood, Colorado 80111
Phone: (303) 740-8800

Nichimen Europe B.V.
655 Montgomery Street
San Francisco, CA 94111

Pennington, Angela
7500 Central, S.E.
Albuquerque, New Mexico 87108
Phone: (505) 268-8703

Showa Leasing America, Inc.
One World Trade Center
Suite 8909
New York, New York 10048
Phone:

American Automobile Association
10501 Montgomery Blvd., N.E.
P.O. Box 1600
Albuquerque, New Mexico 87191
Phone: (505) 291-6618

Bi-State Loans & Leasing Co., Inc.
116 North Main
Roswell, New Mexico 88201
Phone: (505) 623-6700

Duke City Finance
1101 Santa Monica, N.E.
Albuquerque, New Mexico 87122
Phone: (505) 823-2277

Erisa Mortgage Company
2400 Louisiana, N.E.
Albuquerque, New Mexico 87198
Phone: (505) 884-5111

Ford Consumer Finance Co, Inc.
250 Carpenter Freeway
Irving, Texas 75062
Phone: (214) 541-4346

Metropolitan Mortgage & Securities
West 929 Sprague Avenue
P.O. Box 2162
Spokane, Washington 99210
Phone: (509) 838-3111

Nittetsu Leasing (U.S.A.) Inc.
299 South State Street
Dover, Delaware

Security Pacific Housing Services
5801 Osuna, N.E., Suite 20800
Albuquerque, New Mexico 87109
Phone: (505) 883-5400

State of Wisconsin Investment Board
111 East Wisconsin Avenue
Milwaukee, Wisconsin 53202
Phone: (414) 224-5808

MORTGAGE AND LOAN 6-E COMPANIES

YTB Leasing (America) Inc.
537 Steamboat Road
Greenwich, Ct. 06830
Phone:

Yale Financial Services, Inc.
c/o General Electric Capital Corp.
83 Wooster Heights Road
Danbury, CT 06810
Phone: (203) 796-8554

Yaravitz, Mark P.
#1 East Rim Lane
El Salto, Taos County
P.O. Box 1145
Taos, New Mexico 87571
Phone: (505) 776-26155

MORTGAGE AND LOAN 6-H COMPANIES

AA Central Financial Group
4225 North 16th Street, Suite A
Phoenix, AZ 85016
Phone: (602) 234-1486

ABC Financial Service
2921 Carlisle N.E.
Albuquerque, NM 87110
Phone: (505) 864-7762

ALW Home Mortgage, Inc.
3100 Breckinridge Blvd., Bldg. 1200
Duluth, GA 30199-0001
Phone: (404) 564-6243

Academy Mortgage Svcs, Inc.
1200 Pennsylvania, NE, B-2 S-C
Albuquerque, NM 87110
Phone: (505) 265-1271

AccuBanc Mortgage Corp.
12377 Merit Drive, Suite 600
Dallas, TX 75251
Phone: (214) 458-9200

Advantage Mortgage Corp. USA
5600 Wyoming Blvd. NE, #1300
Albuquerque, NM 87109
Phone:: (505) 828-2100

All States Mortgage & Investment, Inc.
2509 Vermont, N. E.
P. O. Box 21042
Albuquerque, NM 87110
Phone: (505) 275-2789

Alliance Mortgage Company
201 West Third
P.O. Box 8343 (88202-8343)
Roswell, NM 88201
Phone: (505) 624-0780

Alliance Mortgage Company
4500 Salisbury Road
P. O. Box 2109
Jacksonville, FL 32216
Phone: (904) 281-6023

Allied Group Mortgage Corp.
1701 48th Street, Suite 100
West Des Moines, Iowa 50265
Phone: (515) 224-7100

American Residential Mortgage Corp.
11119 North Torry Pines Road
La Jolla, CA 92037
Phone: (619) 535-4900

Arizona Mortgage Guaranty Corp.
1644 East Beverly Lane
Phoenix, AZ 85022
Phone: (602) 9171

Arriba Loan and Mortgage
7120 Wyoming Blvd., N.E., Suite 174
Albuquerque, NM 87109
Phone: (505) 299-6538

Arrow Financial Services, Inc.
123 Richmond S.E.
P.O. Box 4800 (87196)
Albuquerque, NM 87106
Phone: (505) 256-7006

Associates National Mortgage Corp.
250 Carpenter Freeway
P.O. Box 650001
Dallas, TX 75265-0001
Phone: (214) 541-4030

BancBoston Mortgage Corp.
7301 Baymeadows Way
P. O. Box 44090
Jacksonville, FL 32256
Phone: (904) 281-3293

BancPlus Mortgage Corporation
9601 McAllister Freeway, Dept. 6008
P.O. Box 47524 (78265)
San Antonio, TX 78216
Phone: (512) 525-7554

BarclaysAmerican/Mortgage Corp.
5032 Parkway Plaza Boulevard
Charlotte, NC 28233
Phone: (704) 357-7600

Beneficial Mortgage Company
200 Beneficial Center
Peapack, NJ 07977
Phone: (201) 781-3305

Blasberg, Jay Financial
1602 San Pedro N. E.
Albuquerque, NM 87110
Phone: (505) 262-0803

MORTGAGE AND LOAN 6-H COMPANIES

Bright Mortgage Company
2355 Stemmons Freeway
Dallas, TX 75207
Phone: (214) 634-5979

CTX Mortgage Company
3333 Lee Parkway
P. O. Box 19000
Dallas, TX 75219-9000
Phone: (214) 559-6500

Catalina Mortgage Company, Inc.
6418 East Tanque Verde, Suite 105
Tucson, AZ 85715
Phone: (602) 885-3545

Centennial Mortgage Corp.
111 N. Orchard
Farmington, NM 87401
Phone: (505) 326-4341

Citicorp Mortgage, Inc.
670 Mason Ridge Center Drive
Mail Station MT-2A
St. Louis, MO 63141
Phone: (314) 851-1554

Commonwealth Mortgage Company of America, L.P.
10000 Memorial Drive, Suite 600
Houston, TX 77024
Phone: (713) 683-4890

Crossland Mortgage Corporation
60 East South Temple, Suite 300
Salt Lake City, UT 84110
Phone: (801) 321-7677

Cuna Mortgage Corp.
5710 Mineral Point Road
P. O. Box 1332
Madison, WI 53705
Phone: (608) 238-3070

Eberhardt Real Estate Finance Co.
81 South Ninth Street, Suite 400
Minneapolis, MN 55044
Phone: (612) 336-4200

Brown, Carl I. & Company
4739 Bellview
Kansas City, MO 64112
Phone: (816) 931-8988

Cal-Star Financial Svcs, Inc.
575 Anton South 530
Costa Mesa, CA 92626
Phone: (714) 754-1512

CenTrust Mortgage Corp.
350 SW 12th Avenue
Deerfield Beach, FL 33442
Phone: (305) 481-3200

Charter SW Commercial, Inc.
2130 Eubank, N.E.
P.O. Box 11519
Albuquerque, NM 87192
Phone: (505) 291-3700

Commonwealth Mortgage Company of America
10000 Memorial Dr., S-600
Houston, TX 77024
Phone: (713) 683-4890

Cowger & Miller Mortgage Co.
3 Riverfront Plaza
Louisville, KY 40202
Phone: (502) 561-1656

Countrywide Funding Corp.
155 North Lake Avenue
P.O. Box 7137
Pasadena, CA 91109-7137
Phone: (818) 304-8400

Dollar Mortgage Corp.
7777Alvarado Road, Suite 111
La Mesa, CA 92041
Phone: (619) 589-5256

Empire of America Realty Credit Corp.
Empire Plaza, 100 Senaca St.
Buffalo, NY 14203
Phone: (716)-845-7000

MORTGAGE AND LOAN 6-H COMPANIES

Enchantment Mortgage, Inc.
551 West Cordova Road, Suite 204
Santa Fe, NM 87504
Phone: (505) 982-2231

Express Financial Services
3140 Cerrillos Road, Suite N
P. O. Box 15696
Santa Fe, NM 87501-5696
Phone: (505) 473-9100

FMCA, Inc.
6000 Western Place
P.O. Box 171
Fort Worth, TX 76107
Phone: (817) 777-9347

The Financial Services Division of Prudential Mark V, Inc.
4425 Juan Tabo, N.E.
Albuquerque, NM 87111
Phone: (505) 298-1600

First American Mortgage, Inc.
5353 Wyoming Blvd. N. E., Suite 2-A
Albuquerque, NM 87109
Phone: (505) 828-1434

First Union Mortgage Corp.
4300 Six Forks Road, #4755
Raleigh, NC 27609
Phone: (919) 881-6000

Ford Consumer Finance Company, Inc.
101 Merritt Seven, First Floor
Norwalk, CT 06851
Phone: (203) 846 7900

Garcia Company, The
2730 San Pedro, N.E. Suite H
Albuquerque, NM 87110
Phone: (505) 255-9378

Great SW Mortgage Corp. of Nevada
290 South Riverside Drive
Espanola, NM 87352
Phone: (505) 753-2258

Greene & Greene Mortgage C., Inc.
4425 Juan Tabo N.E., Suite 202
Albuquerque, NM 87111
Phone: (505) 292-5595

Essex Home Mortgage Svc. Corp.
200 Golden Oak Court
Virginia Beach, VA 23450
Phone: (804)486-8700

FBS Mortgage Corp.
2550 University Ave. W., S-300
St. Paul, MN 55114
Phone: (612) 641-3800

FNB Mortgage Corp.
9800 S. Sepulveda Blvd. S-214
Los Angeles, CA 90045
Phone: (213) 338-4720

Fireman's Fund Mortgage Corp.
2755 Farmington Road
Farmington Hills, MI 48018
Phone: (313) 488-7000

First Union Home Equity Corp.
Cons-14 0361
Charlotte, NC 28288
Phone: (707) 331-6500

Fleet Mortgage Corp.
125 E. Wells Street
Milwaukee, WI 53201
Phone: (414) 276-6633

Fordyce Group
3209 Cardenas Dr., NE
Albuquerque, NM 87110
Phone: (505) 883-7496

Globe Mortgage Company
110 Main Street
Hackensack, NJ
Phone: (201) 489-6120

Green Tree Acceptance, Inc.
6400 Uptown Blvd. NE S-400E
P. O. Box 40099
Albuquerque, NM 87196
Phone: (505) 881-5300

Guild Financial Express Co.
4180 Ruffin Road
P. O. Box 85304
San Diego, California 92123
Phone: (619)560-7711

MORTGAGE AND LOAN 6-H COMPANIES

H.C. Enterprises
6805 Zuni Road, S.E.
Albuquerque, NM 87108
Phone: (505) 266-5547

Hillcrest Financial
8200 Pan American Freeway, N. E.
Albuquerque, NM 87110
Phone: (505) 821-0202

Home Fed Mortgage, Inc.
505 S. Main St., Suite 134
Las Cruces, NM 88001
Phone: (505) 546-2708

IMCO Realty Services
3883 Airway Drive
Santa Rosa, California 95403
P. O. Box 808005
Petaluma, CA 94975-8005
Phone: (707) 523-5429

Inland Mortgage Corp.
9265 Counselor's Row
P.O. Box 40616
Indianapolis, IN 46240

Interstate Mortgage Funding Inc.
2601 Wyoming, N. E., Suite 204
Albuquerque, New Mexico 87112
Phone: (505) 888-1834 or 867-5347

Deborah A. Klenk
1718 Father Sky Court
Albuquerque, NM 87112
Phone: (505) 275-7517

Knutson Mortgage Corp.
8400 Normandale Lake Blvd., Suite 700
Bloomington, MN 55437
Phone: (612) 831-1337 or 1-800-328-8478

Liberty Mortgage Company of NM
100 North Broadway
P.O. Box 25757
Oklahoma City, OK 73125
Phone: (405) 231-6670

Hail Mortgage Company
8100 Mountain Rd., NE S- 203
Albuquerque, NM 87110
Phone: (505) 262-1910

Hi-Tec Financial
308 S. 10th Street
Carlsbad, NM 88220
Phone: (505) 885-4683

ICM Mortgage Corp
6601 S. Willow Dr. S-300
Englewood, CO 80111
Phone: (303) 740-8800

Independence One Mortgage Corp.
300 Galleria Officentre S-501
P.O. Box 5076
Southfield, MI 48086
Phone: (313) 355-1880

Interfund Corp.
5000 Cordoniz, N. W.
Albuquerque, NM 87120
Phone: (505) 898-7382

Johnson Agency
728 West Silver
Hobbs, New Mexico 88240
Phone: (505) 392-2070

K.I.S.S. Mortgage
(Keep It Simple Services)
408 La Charles, N.E.
Albuquerque, NM 87123
Phone: (505) 275-9534

Liberty Mortgage Company
100 North Broadway
P. O. Box 25757
Oklahoma City, OK 73125
Phone: (405) 231-6670

Lincoln Mortgage, Inc.
10010 Indian School Rd NE S101
Albuquerque, NM 87112
Phone: (505) 292-9100

Lomas Mortgage USA, Inc.
6400 Indian School Road, N. E.
P.O. Box 3277 - Station D (87190)
Albuquerque, NM 87110
Phone: (505) 883-6044

M-West Mortgage Corp.
790 The City Drive South
Orange, CA 92668
Phone: (714) 750-6000

Market Street Corp.
3550 West Busch Boulevard, Suite 300
Tampa, FL 33618
Phone: (813) 931-0449

Mercantile Mortgage Corp.
6301 Indian School Rd NE S-608
Albuquerque, New Mexico 87110
Phone: (505) 881-2666

Metmor Financial, Inc.
9225 Indian Creek Pkwy, S-300
Overland Park, KS 66210
Phone: (913) 661-0555

MidNation Funding Corp.
3232 West Reno
P.O. Box 26880
Oklahoma City, OK 73126
Phone: (405) 947-3232

The Money Store Investment Corp.
2840 Morris Avenue
Union, NJ 07083
Phone: (201) 686-2000

Morkin-Eberhardt Commercial Real Estate
2730 E. Broadway Suite 135
Tucson, AZ 85716
Phone: (602) 881-1888

Mortgage House, Inc., The
6121 Indian School Road, N.E., S-142
Albuquerque, NM 87110
Phone: (505) 884-1773

Mortgage Network, Inc.
620 Academy, N.E., Suite 201
Albuquerque, NM 87109
Phone: (505) 828-9537

MMAD Industries, Inc.
4209 San Mateo, N.E.
Albuquerque, NM 87110
Phone: (505) 883-6273

Majestic Mortgage
762 Metro Lane
Albuquerque, NM 87123
Phone: (505) 293-0510

Melbourne Financial Corp
6729 Academy Rd NE S- C
Albuquerque, NM 87109
Phone: (505) 822-8055

Merrill Lynch, Pierce, Fenner & Smith
7751 Belfort Pkwy, Bldg 200
Jacksonville, FL 32256
Phone: (212) 701-9456

Metro Mortgage, Inc.
1980 E. Lohman Avenue, S-F
Las Cruces, NM 88001
Phone: (505) 521-5750

Molton, Allen & Williams, Ltd.
100 Brookwood Place, Suite 300
P. O. Box 10025
Birmingham, AL 35202-0025
Phone: (205) 879-6200 X: 227

Monogram Home Equity Corp.
260 Long Ridge Road
Stamford, CT 06904
Phone: (203) 357-6645

Mortgage Guaranty Corp.
1905 10th Street
P. O. Box 76
Alamogordo, NM 88310
Phone: (505) 437-4896

Mortgage & Industrial Services, Inc.
5845 Onix, Suite #400
El Paso, TX 79912
Phone: (915) 581-6694

Mortgage One
6731 Academy, N. E., Suite 1
Albuquerque, NM 87109
Phone: (505) 822-8545

MORTGAGE AND LOAN 6-H COMPANIES

Mortgage Plus, Corp.
2112 Trawood, Suite B-9
El Paso, TX 79935
Phone: (915) 594-8003

NCNB Texas Mortgage Corp.
325 North St. Paul, 6th Floor, Tower II
Dallas, TX 75201
Phone: (214) 508-9998

Northern New Mexico Mortgage Co.
128 Grant Street, Suite 300
Santa Fe, NM 87501
Phone: (505) 988-2276

Nutter, James B & Company
4153 Broadway
Kansas City, MO 64111
Phone: (816) 531-2345

Ken Osborne Financial Consultant
1401 Pennsylvania N.E., Suite 2024
Albuquerque, NM 87110
Phone: (505) 883-6192

Pacific Coast American, Inc.
2920 Carlisle, N. E.
Albuquerque, NM 87110
Phone: (505) 888-3919

Platte Valley Mortgage Corp.
Fifth Avenue
Scottsbluff, NE 69361
Phone: (308) 635-3500

Professional Mortgage & Investment, Inc.
2900 Louisiana, N.E., Suite AL
Albuquerque, NM 87110
Phone: (505) 888-3881

Real Estate Financial Corp.
7170 Montgomery N.E.
Albuquerque, New Mexico 87109
Phone: (505) 881-6652

Rio Grande Mortgage Corp.
8102 Menaul Boulevard, N.E.
Albuquerque, NM 87110
Phone: (505) 298-1914

Mountain States Mortgage, Inc.
10221 Gelfand Place, N.W.
Albuquerque, NM 87114
Phone: (505) 898-7624

Noble Finance
PSC Box 2207, KAFB
Albuquerque, NM 87117
Phone: (505) 266-1769

Norwest Mortgage, Inc.
3510 Wyoming Boulevard, N.E.
Albuquerque, NM 87111
Phone: (505) 292-1515

Old Stone Credit Corp. of NM
3974 Woodcock Drive
P. O. Box 53077
Jacksonville, FL 32201-3077
Phone: (904) 398-7581

PHH US Mortgage Corp.
55 Haddonfield Road
Cherry Hill, NJ 08002
Phone: (609) 779-6543

Pickrell, H. S. Company
2700 San Pedro, NE S-102
Albuquerque, NM 87110
Phone: (602) 264-8629

Principal Mutual Life 601
Insurance Co.
711 High Street
Des Moines, IA 50392
Phone: (505) 247-6972

Prudential Home Mortgage Co.
900 Clopper Road
Gaithersburg, MD 20878
Phone: (612) 341-1882

Rio Grande Financial Svs, Inc.
322 Magdalena #3
P.O. Box 2914-87504
Santa Fe, NM 87501
Phone: (505) 986-1196

Rio Valley Mortgage
111 South Downtown Mall
Las Cruces, NM 88001
Phone: (505) 524-3733

MORTGAGE AND LOAN 6-H COMPANIES

Robertson & Associates
5325 Wyoming, N. E., Suite 105
Albuquerque, NM 87109
Phone: (505) 823-2333

Rocky Mountain Mortgage, Ltd.
9320 Menaul Blvd., N. E.
Albuquerque, NM 87112
Phone: (505) 292-0405
Phone: (505) 984-0700

Rocky Mountain Mortgage, Ltd. Santa Fe
1421 Luisa Street, Suite P
Santa Fe, NM 87501
Phone: (505) 984-07

SAK Financial
13 La Villita Circle, N. E.
P. O. Box 11819
Albuquerque, NM 87192
Phone: (505) 275-965500

Sandia Mortgage Corp.
11104 Menaul N.E.
Albuquerque, NM 87112
Phone: (505) 292-9300

Santa Fe Capital, Inc.
320 Artist Road
Santa Fe, NM 87501
Phone: (505) 983-2288

Sears Mortgage Corp.
2500 Lake Cook Road, 4 West
Riverwood, IL 60015
Phone: (708) 405-0900

Secor Associates d/b/a
Albuquerque Mtg. Services
5820 4th Street, NW
Albuquerque, NM 87107
Phone: (505) 344-7897

Shearson Lehman Hutton Mortgage Corp.
388 Greenwich Street
15 Floor License Department
New York, NY 10013
Phone: (214) 464-4566

Shearson Lehman Hutton, Inc.
388 Greenwich Street
15th Floor Licensing Dept.
New York, NY 10013
Phone: (214) 464-4566

Source One Financial Services
6719 Everitt Ct N.W.
Albuquerque, NM 87120
Phone: (505) 831-7263

Sovran Mortgage Corp.
1512 Willow Lawn Drive
P.O. Box 26388 (23260)
Richmond, VA 23230
Phone: (804) 344-6167

Stephens, Betty Jo
3303 Camino De La Sierra, N. E.
Albuquerque, NM 87111
Phone: (505 298-7037

Suburban Mortgage Company of NM
3707 Eubank, N. E.
P.O. Box 14623
Albuquerque, NM 87111
Phone: (505) 298-7456

Taos Mortgage
116-G Des Georges Mall
P. O. Drawer P
Taos, NM 87571
Phone: (505) 758-4999

Total Financial Services
11811 Menaul Boulevard, N.E.
P. O. Box 90728 (87199)
Albuquerque, NM 87112
Phone: (505) 292-7278

TransCoastal Mortgage Corp.
10900 NE 4th Suite 2350
Beleviewe, WA 98004
Phone: (206) 453-2700

Travelers Mortgage Services
2339 Route 70 West
P. O. Box 5260
Cherry Hill, NJ 08034
Phone: (609) 488-4000
Phone: 1-800-257-7818

MORTGAGE AND LOAN 6-H COMPANIES

Troy & Nichols, Inc.
819 Pennsylvania, N. E.
Albuquerque, NM 87110
Phone: (505) 262-2305

U.S. West Financial Services, Inc.
6300 South Syracuse Way, S-700
Englewood, CO 80111
Phone: (303) 773-2363

Wesav Financial Corp.
133 Eubank, N. E., Suite 8
Albuquerque, NM 87123
Phone: 1-800-234-7964

WestAmerica Mortgage Company
14707 E. Second Street
Aurora, CO 60181
Phone: (303) 341-8000

Western Mortgage Loan Corp.
4185 Harrison Boulevard
Ogden, UT 84403
Phone: (801) 626-2200

Westwood Mortgage Group, Inc.
1448 South St. Francis Drive
Santa Fe, NM 87501
Phone: (505) 986-1900

Winston Hopkins Simon
3305 Constitution N.E.
Albuquerque, NM 87106
Phone: (505) 268-8919

US Bancorp Mortgage Co.
6920 South Holly Circle, S-230
Englewood, CO 80112
Phone: (303) 721-1677

United Companies Lending Corp.
4041 Essen Lane
P. O. Box 1591 (70821)
Baton Rouge, LA 70809
Phone: (504)-924-6007

Wesav Mortgage Corp.
1201 South Alma School Road
Mesa, AZ 885210
Phone (602) 464-3400

Western Fidelity, Inc.
1709 Moon, NE S-206
Albuquerque, NM 87112
Phone: (505) 292-2192

Westsun Mortgage
6121 Indian School Road, S-141
Albuquerque, NM 87110
Phone: (505) 888-0133

Weyerhaeuser Mortgage Co.
6320 Canoga Avenue
Woodland Hills, CA 91367
Phone: (818) 704-8822

ESCROW COMPANIES

PIONEER TITLE ESCROW SERVICE
P.O. Box 249
909 Delaware
Alamogordo, NM 88310-0249
Phone: 505-437-5810

FIRST FINANCIAL ESCROW, INC.
8100 Mountain Road, N. E.
P. O. Box 36371
Albuquerque, NM 87176-6371
Phone: 265-1111

SECURITY ESCROW CORPORATION
1721 Girard, N. E.
P. O. Box 25426 (87125)
Albuquerque, NM 87190
Phone: 262-1566

Branches:

Rocky Mountain Escrow de Santa Fe
1444 South St. Francis Drive
P. O. Box 5741
Santa Fe, NM 87502
Phone: 983-2648

Southwest Escrow Company
1775 Main Street, S. E.
P. O. Box 1435
Los Lunas, NM 87031
Phone: 865-3364

Horizon Escrow Agency
109 North Canal
Carlsbad, NM 88220
Phone: 885-3767

Horizon Escrow Agency
711 West Main
Artesia, NM 88210
Phone: 748-3538

WESTERN ESCROW CORPORATION
1101 Oso Ridge Route
Grants, NM 87020
Phone: 783-4588

MOUNTAIN STATES ESCROW, INC.
212 West Hadley
P. O. Box 15186
Las Cruces, NM 88004
Phone: 526-9741

AMERICAN ESCROW COMPANY
2711 San Mateo, N. E.
Albuquerque, NM 87110
Phone: 883-3891

PREFERRED ESCROW SERVICES
4300 San Mateo, N.E., S-B/165
P.O. Box 90785
Albuquerque, NM 87110
Phone: 883-5500

WESTAR ESCROW, INC.
1213 San Pedro, N. E.
Albuquerque, NM 87190
Phone: 262-0000

DIAMOND ESCROW CORPORATION
116 North Canyon
Carlsbad, NM 88220
Phone: 887-2829

DESERT VIEW ESCROW
150 West Lisa
Chaparral, NM 88021
Phone: 824-4614

EXECUTIVE ESCROW SERVICE
2113 East 20th Street
Farmington, NM 87401
Phone: 326-4351

FARMINGTON INVESTMENT COMPANY
414 North Wall Street
P. O. Box 229
Farmington, NM 87499
Phone: 325-3452

HORIZON ESCROW OF LEA COUNTY
3319 North Grimes
P. O. Box 1139
Hobbs, NM 88240
Phone: 392-1584

ZERO INVESTMENT & ESCROW CO.
511 Highway 85
Los Lunas, NM 87031
Phone: 865-3913

ESCROW COMPANIES

MJL ESCROW SERVICES
2320 South Main
P. O. Box 1232
Lovington, NM 88260
Phone: 396-5814

ROSWELL ESCROW SERVICES, INC.
204 West Second, Suite 5
P. O. Box 2224
Roswell, NM 88202
Phone: 622-3513

PIONEER INVESTMENT COMPANY OF TAOS
1329 South Santa Fe Road
P. O. Box JJ
Taos, NM 87571
Phone: 758-2227

Graham Abstract Company, Inc.
107 West 2nd Street
Portales, NM 88130
Phone: 356-8505

INVESTORS ESCROW INC.
1421 Luisa Street, Suite P
P.O. Box 8501
Santa Fe, New Mexico 87501
Phone: 982-1606

SIERRA COUNTY ESCROW COMPANY
1500 Date Street
P.O. Box 1025
Truth or Consequences, NM 87901
Phone: 894-6593

MOTOR VEHICLE SALES FINANCE COMPANIES

NEW MEXICO

Burns Motor Co.
218 North White Sands Blvd.
Alamogordo, NM 88310
505-473-1523

AVCO Financial Services of Bernalillo, Inc.
3296-E Coors Rd, N.W.
P.O. Box 75246
Albuquerque, NM 87120
505-836-6668

Cal Fed Credit, Inc.
1720 Louisiana Blvd., #306
Albuquerque, NM 87110
505-255-5594

Chrysler Credit Corp.
2501 San Pedro Drive, NE #213
Albuquerque, NM 87110
505-884-5671

Chrysler First Financial Services Corp.
7027 Montgomery Blvd, NE
P.O. Box 14428
Albuquerque, NM 87109
505-883-4444

Ed Black's Chevrolet Center, Inc.
333 San Mateo Blvd, SE
P.O. Box 8427 (87198)
Albuquerque, NM 87108
505-268-2411

General Motors Acceptance Corp.
P.O. Box 25644
6565 Americas Pkwy., NE
Albuquerque, NM 87125
505-889-2000

Robert B. Gibson Auto Sales, Inc.
1512 Fourth Street, N.W.
Albuquerque, NM 87102
505-243-2206

Norwest Financial NM Inc.
P.O. Box 397
814-A 10th Street
Alamogordo, NM 88310
505-434-4950

AVCO Financial Services of Bernalillo, Inc.
9324 Lomas Blvd.
Albuquerque, NM 87110
505-265-8555

Car Mart Credit Corp.
P.O. Box 53284 (87153)
9223 Central, N.E.
Albuquerque, NM 87123
505-291-0033

Chrysler Financial Corp.
2501 San Pedro Dr. NE #213
Albuquerque, NM 87110
505-884-5671

Complete Auto Sales, Inc.
P.O. Box 8423
2025 Fourth Street, NW
Albuquerque, NM 87198
505-242-2878

Ford Motor Credit Company
P.O. Box 3600
2155 Louisiana Blvd NE #10000
Albuquerque, NM 87110
505-881-8414

General Motors Corp.
P. O. Box 25644 (87125)
6565 Americas Pkwy., NE
Albuquerque, NM 87110
505-889-2000

Greystone, Inc.
2325 San Pedro, NE
Albuquerque, NM 87108
505-265-0828

MOTOR VEHICLE SALES FINANCE COMPANIES

NEW MEXICO

Green Tree Acceptance, Inc.
P.O. Box 40099
6400 Uptown Blvd., NE, #400E
Albuquerque, NM 87196
505-883-07003

Imported Motors Profit Sharing Trust
P.O. Box 8421
3600 Menaul, NE, # L
Albuquerque, NM 87110
505-881-5105

Norwest Financial New Mexico, Inc.
1331 Juan Tabo, #2C
Albuquerque, NM 87112
505-292-2206

Norwest Financial Service, Inc.
P.O. Bo 27800
10131 Coors Blvd. NW
Albuquerque, NM 87114
505-897-3788

Summit Financial Services, Inc.
P.O. Box 35898 (87176)
2403 San Mateo, NE P-7.
Albuquerque, NM 87110
505-883-5151

Sunwest Credit Services Corp.
6605 Uptown Blvd. #2000
Albuquerque, NM 87110
505-884-9771 505-243-4333

Valley National Financial Services Company of New Mexico
2400 Louisiana NE #160
Albuquerque, NM 87110
505-884-0193

Baca Auto Sales, Inc.
1301 South Main
Belen, NM 87002
505-865-7007

Household Retail Services, Inc.
2125 Louisiana Blvd. NE S-10
Box 3923
Albuquerque, NM 87110
505-881-5300

Norwest Financial New Mexico
3301 Menaul, N.E.
Albuquerque, NM 87107
505-243-3746

Norwest Financial New Mexico
P.O. Box 37379
4770 Montgomery Blvd. NE #C-114
Albuquerque, NM 87109
505-884-1158

Security Pacific Southwest Financial Serv.
d/b/a Bancwest Dealer Services
3301 Menaul, NE #19
Albuquerque, NM 87107
505-844-7200

Tom's Motors, Inc.
2225 Fourth Street, N.W.
Albuquerque, NM 87102
505-242-2692

United Auto Sales d/b/a Credit Cars
2400 Fourth Street, NW

VW Credit, Inc.
2501 San Pedro Dr. NW #213
Albuquerque, NM 87110

Approval, Inc.
2500 Mabry Drive
P.O. Box 640
Clovis, NM 88101
505-763-4465

MOTOR VEHICLE SALES FINANCE COMPANIES

NEW MEXICO

Drs. Moss, Boese and Abshere, P.A. Profit Sharing
912 W. 21st Street
P. O. Box 1508
Clovis, NM 88101
505-762-4455

Basin Motor Company
1700 E. San Juan Blvd
Farmington, NM 87401
505-327-4851505-327-4424

E.S.D., Inc., d/b/a Lou Wymond Auto Sales
2214 San Juan Boulevard
Farmington, NM 87401
505-325-5687

Norwest Financial New Mexico, Inc.
P.O. Box 309
105 East Main Street
Farmington, NM 87401
325-1866

Ziems Motor Company
20th & E. Main Street
P.O. Box 1977
Farmington, NM 57499
505-325-1961

Gurley Motor Company
701 W. Coal Avenue
P. O. Box 1377
Gallup, NM 87301
505-722-6621

Lloyds of the Southwest
701 W. Coal Avenue
Gallup, NM 87301
505-722-6621

Red Rock Investment Company
701 W. Coal Avenue
P. O. Box 1377
Gallup, NM 87301
505-722-6621

Jack Little Auto Sale
726 W. Highway 66
P.O. Box 1319
Grants, NM 87020
505-287-8368

Norwest Financial New Mexico
218 North Main
Clovis, NM 88101
505-762-4761

Farmington Motors, Inc.
2508 East Main
Farmington, NM 87401

Four Corners Auto Sales, Inc.
920 West Main
Farmington, NM 87401
505-325-6235

Singleton's Mobile Home Sales
2001 E. Main Street
P.O. Box 2001
Farmington, NM 87401
505-325-2001

Credit Investment Inc.
701 W. Coal Avenue
P. O. Box 1377
Gallup, NM 87301
505-722-6621

John's Used Cars, Inc.
416 W. Coal Avenue
Box 2474
Gallup, NM 87301
505-863-5089

Norwest Financial New Mexico
915 Metro Drive
Gallup, NM 87301
505-863-3881

Rico Motor Company d/b/a Preferred Finance Co.
501-23 W. Coal Avenue
Gallup, NM 87301
505-722-2271

American Fidelity Corp. of Lea County
219 N. Turner Street
Hobbs, NM 88240
505-393-4173

MOTOR VEHICLE SALES FINANCE COMPANIES

NEW MEXICO

Norwest Financial New Mexico, Inc.
2827 N. Dal Paso Street #125
Hobbs, NM 88240
505-392-4658

AVCO Financial Services of Bernalillo, Inc.
2001 Lohman Ave. #116
P.O. Box 514
Las Cruces, NM 88001
505-524-1921

Mutual Building and Loan Asso., F.A.
P.O. Box 2167
510 S. Main Street
Las Cruces, NM 88001
505-524-8571

Western Farm Bureau Loan Company, Inc.
421 North Water Street
Las Cruces, NM 88001
505-526-5521

Cimino Brothers Ford, Inc.
P.O. Box 728
246 Clark Avenue
Raton, NM 87740
505-445-3684

Norwest Financial New Mexico, Inc.
2601 N. Main Street, #S
Roswell, NM 88201
505-623-5920

Beneficial New Mexico Inc. d/b/a Bencharge Credit Service
3140-C Cerrillos Road
Santa Fe, NM 87501
505-471-4756

Norwest Financial New Mexico, Inc.
P.O. Box 4427
505 Cordova Road
Santa Fe, NM 87501
505-982-2607

Watson Financial Services, Inc.
1501 N. Grimes
P.O. Box 10
Hobbs, NM 88241
505-397-2411

Dona Ana Savings & Loan Asso., Inc.
P.O. Drawer E
277 East Amador
Las Cruces, NM 88001
505-524-7748

Norwest Financial New Mexico
304 Wyatt Drive, #1
Las Cruces, NM 88001
505-524-2848

Las Vegas Sales, Inc.
P.O. Box 860
406 University Avenue
Las Vegas, NM 87701
505-454-1418

First Federal Savings Bank of New Mexico
300 N. Pennsylvania Ave.
P.O. Box 340
Roswell, NM 88201
505-622-6201

Ruidoso Auto Finance, Inc.
100 Highway 70 East
P.O. Box 3360 HS
Ruidoso, NM 88345
505-378-4400

Norwest Financial New Mexico
1704 Llano Street
Santa Fe, NM 87501
505-471-7825

Southwest Wholesalers, Inc.
4033 Cerrillos Road
Santa Fe, NM 87501
505-438-7211

MOTOR VEHICLE SALES FINANCE COMPANIES

NEW MEXICO

Interstate Financial Corp.
5300 McNutt, Suite A
P.O. Box 673
Santa Teresa, NM 88008
505-589-0111

Norwest Financial New Mexico, Inc.
623 Paseo de Pueblo Sur, # 7
Taos, NM 87571
505-758-4216

Gila Credit, Inc.
Highway 180 East
P.O. Box 1360
Silver City, NM 88062
505-537-3888

Tucumcari Motor Company, Inc.
219 S. Second Street
P.O. Box 1045
Tucumcari, NM 88401
505-461-0151

MOTOR VEHICLE SALES FINANCE COMPANIES

OUT OF STATE

Chemical Financial Corp.
P.O. Box 1386 (85201-1386)
1201 South Alma School Road
Mesa, AZ 85210
602-969-9233

The CIT Group/Equipment Financing Inc.
1620 W. Fountainhead Pkwy. #600
Tempe, AZ 85282
602-784-2300

The CIT Group/Sales Financing, Inc.
1575 W. University, #109
Tempe, AZ 85281
602-894-6844

AutoFinance Group, Inc.
3400 W. Alameda Ave.
Burbank, CA 91505
818-562-50501675

Hyundai Motor Finance Company
10550 Terlbert Ave.
Fountain Valley, CA 92708
714-965-3000

Associates Commercial Corp.
3131 South Vaughn Way, #207
Aurora, CO 80014
303-337-7020

Marine Midland Automotive Financial Corp.
3131 S. Vaughn Way
Aurora, Colorado 80014
716-841-2658

Marine Midland Automotive Financial Corp d/b/a. Mazda American Credit
3131 S. Vaughn Way
Aurora, CO 80014
716-841-2658

Toyota Motor Credit Corp.
10210 N. 25th Ave. #230
Phoenix, AZ 85021
602-395-5442

C.I.T. Leasing Corp.
1620 W. Fountainhead Pkwy. #600
Tempe, AZ 85282
602-784-2300

Sears Consumer Financial Corp.
18581 Teller Ave.
Irvine, CA 92715
714-660-7300

Mitsubishi Acceptance Corp.
c/o Chrysler First Credit Corp.
P.O. Box 26530
Scenic Avenue, #130
Costa Mesa, CA 92626
714-850-1443

Nissan Motor Acceptance Corp.
990 W. 190th Street
Torrance, CA 90502-1001
213-719-8000

General Electric Capital Corp.
7409 S. Alton Court, #212
Englewood, CO 80112
303-770-0060

Marine Midland Automotive Financial Corp. d/b/a Jaguar Credit
3131 S. Vaughn Way
Aurora, CO 80024
716-841-2658

Marine Midland Automotive Financial Corp. d/b/a Porsche Financial Services
3131 S. Vaughn Way
Aurora, CO 80014
716-841-2658

MOTOR VEHICLE SALES FINANCE COMPANIES

OUT OF STATE

Subaru Credit Corp.
3131 S. Vaughn Way
Aurora, Colorado 80014
[illegible]-841-2658

Ford Motor Credit Company
6300 S. Syracuse Way, #195
Box 27439
Englewood, CO 80111
303-989-8280

Saab-Scania Financial Services Corp
Saab Drive
P.O. Box 697
Orange, Connecticut 06477
203-795-7683

ITT Business Services Corp.
P.O. Box 105029
200 Galleria Pkwy N.W., # 300
Atlanta, GA 30438
404-956-1156

Deutsche Credit Corp.
2333 Waukengan Road
P.O. Box 329
Deerfield, IL 60015
708-948-7272

Credit Acceptance Corp.
21301 Civic Center Drive
P.O. Box 513
Southfield, MI 48076
313-353-2700

Ford Motor Credit Company
P.O. Box 59001
11905 Viking Drive, #308
Eden Prairie, MN 55344
612-942-0440

Volvo Finance North America, Inc.
King Road, Bldg G
P.O. Box 901
Rockleigh, NJ 07647
201-767-4801

Car Mart, Inc., The d/b/a Monaco Finance
370 17th Street, #5060
Denver, CO 80202
303-592-4575

Mercedes-Benz Credit Corp.
P.O. Box 5425
201 Merritt 7, #700
Norwalk, CT 06851
203-847-4500

Whirlpool Financial Corp.
One Corporate Commons
100 W. Commons Blvd.
New Castle, DE 19720
302-328-4700

BMW Credit Corp
600 Hart Road, Box 310
Barrington, IL 60010
708-381-6600

Household Retail Services, Inc.
700 Wood Dale Road
Wood Dale, IL 60191
708-350-6361

Hyundai Motor Finance Company
14528 S. Outer Forty Road
Chesterfield, MI 63017
314-576-1729

AT&T Automotive Services, Inc.
44 Whippany Road
Morristown, NJ 07906
201-397-4047

Marine Midland Automotive Financial Corp.
One Marine Midland Center
20th Floor
Buffalo, NY 14203
716-841-2929

MOTOR VEHICLE SALES FINANCE COMPANIES

OUT OF STATE

Marine Midland Automotive Financial Corp. d/b/a Mazda American Credit
One Marine Midland Center
Buffalo, NY 14203
716-841-2929

Marine Midland Automotive Financial Corp. d/b/a Porsche Financial Services
One Marine Midland Center
20th Floor
Buffalo, NY 14203
716-841-2929

Marine Midland Automotive Financial d/b/a Subaru Credit Corp.
One Marine Midland Center
20th Floor
Buffalo, NY 14203
716-841-2929

Ford Motor Credit Company
4101 Perimeter Center Drive
Box 12910
Oklahoma City, OK 73112
405-942-6301

LMV Leasing, Inc.
121 Freeport Road
Pittsburg, PA 15238
412-826-6819

Fleetwood Credit Corp.
14901 Quorum Drive, #750
P.O. Box 1168 (75001)
Addison, TX 75240
214-661-0595

Security Pacific Financial Serv., Inc.
4001 McEwen Road, #290
Dallas, Texas 75244
214-490-1336

General Motors Acceptance Corp.
4100 Rio Bravo Street
El Paso, TX 79983
915-532-5903

Marine Midland Automotive Corp. d/b/a Jaguar Credit
One Marine Midland Center
20th Floor
Buffalo, NY 14203
716-841-2929

Marine Midland Automotive Financial d/b/a Saab-Scania Financial Services
One Marine Midland Center
20th Floor
Bufalo, NY 14203
716-841-2929

Chemical Bank
277 Park Avenue
New York, NY 10017
212-310-6161

First Financial Advisors, Inc.
1724 15th Street
Tulsa, OK 74104
918-742-4734

Mack Financial Corp.
2100 Mack Boulevard
P.O. Box M
Allentown, PA 18105
215-439-3297

Ford Motor Credit Company
P.O. Box 568830
521 N. Industrial Boulevard
Dallas, TX 75207
214-745-4508

Ford Motor Credit Company
1200 Golden Key Circle #104
Box 9218
El Paso, TX 79925
915-594-1041

General Motors Corp.
4100 Rio Bravo Street
El Paso, TX 79902
915-532-5903

MOTOR VEHICLE SALES FINANCE COMPANIES

OUT OF STATE

Ford Motor Credit Company
P.O. Box 50369
6815 Manhattan, # 400
Ft. Worth, TX 76112
817-496-4666

General Electric Capital Corp.
10777 Westheimer, #1100
Houston, TX 77042
713-787-4811

Chrysler Credit Corp.
4412 74th Street, #A-100
P.O. Box 64179
Lubbock, TX 79424
806-797-1010

Ford Motor Credit Corp.
3223 S. Loop 289
P.O. Box 64610
Lubbock, TX 79423
806-793-1403

General Motors Corp.
3318 83rd Street
P.O. Box 701 (79408)
Lubbock, TX
806-793-6200

General Motors Acceptance Corp.
1941 E. 37th Street
P.O. Box 3192
Odessa, TX 79761
915-367-8681

Ford Motor Credit Company
Box 833830
801 East Campbell Road, #600
Richardson, TX 75081
214-669-0022

Citicorp National Services Inc.
16825 Northchase, #200
Houston, TX 77060
713-874-3000

American Honda Finance Corp.
8505 Freeport Pkwy., #200
P.O. Box 168008
Irving, TX 75063
214-929-1566

Chrysler Financial Corp.
4412 74th Street, #A-100
P.O. Box 64179
Lubbock, TX 79424
806-797-1010

General Motors Acceptance Corp.
3318 83rd Street
P.O. Box 701 (79408)
Lubbock, TX 79423
806-793-6200

VW Credit, Inc.
4412 74th Street, #A-100
Lubbock, TX 79423
806-797-1010

General Motors Corp.
P.O. Box 3192 (79760)
1941 E 37th St, Bldg D
Box 3192
Odessa, TX 79761
915-367-8681

Associates Commercial Corp.
1777 N. E. Loop 410, #1002
San Antonio, TX 78217
512-826-4000

SMALL LOAN COMPANY LICENSEE'S
CONSOLIDATED BALANCE SHEET
AS OF DECEMBER 31,1990
(in thousands)

ASSETS		
Loans Receivable Net:		
Small Loan Act ($2,500 or less)	6,075	
Small Loan Act (greater than $2,500)	1,564	
Bank Installment Act ($2,500 or less)	34,004	
Bank Installment Act (greater than $2,500)	146,532	
Other	193,025	381,200
Other Assets		14,076
Total Assets		395,276
LIABILITIES		
Current Liabilities		120,749
Other Liabilities		179,246
Total Liabilities		299,995
EQUITY		95,281
Total Liabilities and Equity		395,276

SMALL LOAN COMPANY LICENSEE'S
CONSOLIDATED STATEMENT OF INCOME
AS OF DECEMBER 31,1990
(in thousands)

Income From Loans Receivable	77,979
Interest Expense - Loans Receivable	34,608
Net Interest Income	43,371
Other Income:	
Credit Life Insurance - Net	265
Accident & Health Insurance - Net	486
Property Insurance - Net	574
Motor Vehicle - Net	194
Miscellaneous Insurance - Net	495
Other Income	1,393
	46,778
Expense:	
Interest	473
Bad Debt	12,695
Legal	395
Other	27,042
	40,605
Income Before Taxes	6,173
Applicable Income Taxes	1,329
Net Income	4,844

SMALL LOAN COMPANIES

Blazer Financial Services, Inc.
1008 Tenth Street
P. O. Box 400
Alamogordo, NM 88310
Phone: (505) 437-4510

Commercial Credit Corporation
702 Tenth Street
Alamogordo, NM 88310
Phone: (505) 437-5922

Norwest Financial New Mexico, Inc.
814-A 10th Street
P. O. Box 397
Alamogordo, NM 88310
Phone: (505) 434-4950

Southwest Financial Services of Alamogordo, Inc.
1200 N. White Sands Blvd. S-108
P. O. Box 131
Alamogordo, NM 88310
Phone: (505) 434-3125

Transamerica Financial Services
1302 Tenth Street
P. O. Box V
Alamogordo, NM 88310
Phone: (505) 437-4560

Aetna Finance Company d/b/a ITT Financial Services
640 Coors Blvd. NW, S-7 & 8
Albuquerque, NM 87105
Phone: (505) 831-7334

Aetna Finance Company d/b/a ITT Financial Services
3821-A Menaul Blvd. NE S-G
Albuquerque, NM 87110
Phone: (505) 888-4455

Aetna Finance Company d/b/a ITT Financial Services
2740 Wyoming Blvd. NE S-2
Albuquerque, NM 87111
Phone: (505) 293-5443

American General Finance, Inc.
1425-B San Mateo Blvd., N. E.
Albuquerque, NM 87110
Phone: (505) 265-8041

American General Finance, Inc.
1100 Eubank Blvd. NE S-A
Albuquerque, NM 87112
Phone: (505) 294-2800

Associates Financial Services Co. of New Mexico, Inc.
3100-C San Mateo, N. E.
P. O. Box 35220, Station D
Albuquerque, NM 87176
Phone: (505) 884-2971

AVCO Financial Services of Bernalillo, Inc.
3296-E Coors Road, NW
Albuquerque, NM 87120
Phone: (505) 836-6668

AVCO Financial Services of Bernalillo, Inc.
8324 Lomas Boulevard NE
P. O. Box 36420
Albuquerque, NM 87110
Phone: (505) 265-8550

Beneficial New Mexico, Inc.
7200 Montgomery Blvd NE S-B3-4
Albuquerque, NM 87109
Phone: (505) 881-8787

Beneficial New Mexico, Inc.
3301 Coors Road, NW
Albuquerque, NM 87108
Phone: (505) 831-6211

Blazer Financial Svcs, Inc.
1020 Lomas Blvd. NW S-1
Albuquerque, NM 87102
Phone: (505) 242-2646

Blazer Financial Services, Inc.
7401-C Menaul Blvd. NE
Albuquerque, NM 87110
Phone: (505) 888-8962

Century Finance Company of NM
2409 San Pedro Drive, NE
P. O. Box 3085
Albuquerque, NM 87110
Phone: (505) 884-6993

SMALL LOAN COMPANIES

Chrysler First Financial Svcs Corp.
7027 Montgomery Blvd. NE
P. O. Box 14428
Albuquerque, NM 87191
Phone: (505) 883-4444

Commercial Credit Corp.
8400 Menaul Blvd. NE S-B
Albuquerque, NM 87112
Phone: (505) 292-6205

Commercial Credit Corporation
6300 San Mateo Blvd. NE
P. O. Box 3725
Albuquerque, NM 87190
Phone: (505) 821-1911

Equity Plus Consumer Finance & Mortgage Company, LTD.
1720 Louisiana Blvd. NE S-100
Albuquerque, NM 87110
Phone: (505) 268-2495

Household Finance Corporation III
2125 Louisiana Boulevard NE
Albuquerque, NM 87110
Phone: (505) 883-9700

Noble Finance Corporation
4815 Central, NE
Albuquerque, NM 87108
Phone: (505) 256-0101

Norwest Financial Service, Inc.
10131 Coors Blvd. NW
Albuquerque, NM 87114
Phone: (505) 897-3788

Norwest Financial NM, Inc.
3301 Menaul, Blvd. NW
P. O. Box 1459
Albuquerque, NM 87109
Phone: (505) 243-3746

Norwest Financial NM, Inc.
1331 Juan Tabo Blvd. NE S-2C
P. O. Box 23247
Albuquerque,NM 871120
Phone: (505) 292-2206

Norwest Financial NM, Inc.
4770 Montgomery, NE C-114
Albuquerque, NM 87109
Phone: (505) 884-1158

Personal Credit Plan
2719 San Mateo Blvd. NE
Albuquerque, NM 87110
Not Available At This Time

Roadrunner Financial, Inc.
2301 Juan Tabo, NE South Suite
Albuquerque, NM 87111
Phone: (505) 296-0799

Sands Finance Corporation d/b/a Economy Finance Company
5617 Menaul, N.E.
Albuquerque, NM 87110
Not Available At This Time

Security Pacific Financial Services, Inc.
155 Louisiana Blvd. NE S-8100
Albuquerque, NM 87110
Phone: (505) 883-0974

Southwest Financial Services of New Mexico, Inc.
3301 Menaul Blvd. NE S-24
P. O. Box 35191 (87176)
Albuquerque, NM 87107
Phone: (505) 883-6691

Southwest Financial Services of Albuquerque, Inc.
5316 Menaul Blvd. NE
Albuquerque, NM 87110
Phone: (505) 881-6899

Transamerica Financial Services
6100 Uptown Blvd. NE S-530
P. O. Box 8610
Albuquerque, NM 87110
Phone: (505) 889-0066

Transamerica Financial Svcs
7510 Montgomery, NE
P. O. Box 11489
Albuquerque, NM 87109
Phone: (505) 881-9064

SMALL LOAN COMPANIES

Transamerica Financial Services
3250 Coors, NW S-H
Albuquerque, NM 87120
Phone: (505) 836-1882

Blazer Financial Services, Inc.
701 E. Main Street
Artesia, NM 88210
Phone: (505) 746-2713

First Finance Company, Inc.
620 Reinken
Belen, NM 87002
Not Available At This

Associates Financial Services Company of New Mexico, Inc.
306 N. Canyon
P. O. Box 970
Carlsbad, NM 88220
Phone: (505) 885-3108

Norwest Financial New Mexico, Inc.
906 W. Pierce
Carlsbad, New Mexico
Not Available At This Time

Commercial Credit Corporation
800 Mitchell Street
P. O. Box 580
Clovis, NM 88101
Phone: (505) 763-4473

Norwest Financial New Mexico, Inc.
218 North Main
Clovis, NM 88101
Phone: (505) 762-4761

Cuba Investment Company
Main Street
P. O. Box 368
Cuba, NM 87013
Phone: (505) 289-3266

Blazer Financial Services, Inc.
427 Big Rock Shopping Center
Espanola, NM 87532
Phone: (505) 753-2371

Valley Finance, Inc.
600 Fourth Street, SW
P. O. Box 1486
Albuquerque, NM 87103
Phone: (505) 243-6794

Belen Consumer Finance
700 Dalies Avenue
P. O. Box 603
Belen, NM 87002
Phone: (505) 864-1905

Cuba Investment Company d/b/a Bernalillo Loan Company
905 Camino Del Pueblo
P. O. Box 848
Bernalillo, NM 87004
Phone: (505) 867-2189

Beneficial New Mexico, Inc.
406 West Mermod
Carlsbad, NM 88220
Phone: (505) 885-3188

Aetna Finance Company d/b/a ITT Financial Services
2200 N. Main Street, Store 1-A
Hilltop Shopping Center
Clovis, NM 88101
Phone: (505) 763-4403

Beneficial New Mexico, Inc.
403 Pile Street
Clovis, NM 88101
Phone: (505) 763-3468

Your Credit, Inc.
513 Main
Clovis, NM 88101
Not Available At This Time

The Cooper Agency, Inc.
108 West Maple Street
P. O. Box 1000
Deming, NM 88031
Phone: (505) 546-8881

New Mexico Loan Company, Inc.
218 North Onate Street
Espanola, NM 87532
Phone: (505) 753-2171

SMALL LOAN COMPANIES

Aetna Finance Company d/b/a
ITT Financial Services
3030 East Main
Farmington, NM 87401
Phone: (505) 327-9821

Associates Financial Services
Company of New Mexico, Inc.
2806 East 20th Street
P. O. Box 2470
Farmington, NM 87401
Phone: (505) 327-0481

Commercial Credit Corporation
634 West Main Street
Farmington, NM 87401
Phone: (505) 325-7537

Beneficial New Mexico, Inc.
3000 East 20th Street
Farmington, NM 87401
Phone: (505) 325-5083

Blazer Financial Services, Inc.
123 West Broadway
Farmington, NM 87401
Phone: (505) 327-9691

Broadway Pawn, Inc.
615 West Broadway
P. O. Box 2096
Farmington, NM 87499
Phone: (505) 327-6741

CWC Investments,Inc. d/b/a
Navajo Trading Company
126 East Main Street
Farmington, NM 87401
Phone: (505) 325-1685

F.A.S.T Refund Loans, Inc.
1928 East Main
Farmington, NM 87401
Phone: (505) 327-5848

K & M Insta-Cash
2017-B East 20th Street
Farmington, NM 87499
Phone: (505) 325-4535

Norwest Financial NM, Inc.
3501 East Main Street
P. O. Box 309
Farmington, NM 87401
Phone: (505) 325-1866

Southwest Financial Services
of Farmington
3030 E. Main, Suite X-7
Farmington, NM 87401
Phone: (505) 326-0266

Tancorde Finance, Inc.
3030 E. Main, #E-2
Farmington, NM 87401
Phone: (505) 722-4366

Western F[illegible]al Services, Inc.
2616 East Main Street
P. O. Box 5087
Farmington, NM 87401
Phone: (505) 325-5890

Your Credit, Inc.
401 W. Main Street
Farmington, NM 87401
Phone: (505) 326-0490

Native American Loan Company
#41, Highway 602
P.O. Box 636
Gallup, NM 87305
Phone: (505) 722-7776

Norwest Financial NM, Inc
915 Metro Drive
Gallup, NM 87301
Phone: (505) 863-3881

Tancorde Finance, Inc.
1032 W. Frontage Rd.
Gallup, NM 87301
Phone: (505) 722-4366

Tancorde Finance, Inc.
N. Hwy. 666
Gallup, NM 87301
Phone: (505) 722-4366

SMALL LOAN COMPANIES

Triangle Finance, Inc. d/b/a
Navajo Shopping Center
Chino Drive
P. O. Box 77
Gamerco, NM 87317
Phone: (505) 863-6897

Commercial Credit Corporation
412 East Bender Boulevard
P. O. Box 248
Hobbs, NM 88240
Phone: (505) 392-3538

Transamerica Financial Services
116 West Taylor Street
P. O. Box 1227
Hobbs, NM 88240
Phone: (505) 393-7746

AVCO Financial Services of
Bernalillo, Inc.
2001 Lohman Avenue, Suite 116
P. O. Box 514
Las Cruces, NM 88001
Phone: (505) 524-1921

Blazer Financial Services, Inc.
2001 East Lohman, Suite 111
Las Cruces, NM 88001
Phone: (505) 524-2816

Commercial Credit Corporation
2001 East Lohman, Suite 131
Las Cruces, NM 88001
Phone: (505) 527-1516

Norwest Financial NM, Inc.
304 Wyatt Drive, Suite 1
P. O. Box 1527
Las Cruces, NM 88001
Phone: (505) 524-2848

Southwest Financial Services
of Las Cruces, Inc.
1215 El Paseo
P. O. Box 6307
Las Cruces - 88006
Phone: (505) 523-2201

Tancorde Finance, Inc.
737 E. Roosevelt
Grants, NM 87020
Phone: (505) 722-4366

Norwest Financial NM, Inc.
2827 N. Dal Paso St.
P. O. Box 639
Hobbs, NM 88240
Phone: (505) 393-7116

Aetna Finance Company d/b/a
ITT Financial Services
1100 S. Main Street, S-110
Las Cruces, NM 88005
Phone: (505) 525-2125

Beneficial New Mexico Inc.
1715 East University Avenue
Las Cruces, NM 88004
Phone: (505) 524-9646

Central Loan Company
104 South Water Street
P. O. Box 484
Las Cruces, NM 88004
Phone: (505) 523-5517

Coronado Finance, Inc.
1485 North Main Street
Las Cruces, NM 88001
Phone: (505) 523-5647

Personal Credit Plan, Inc.
121 Wyatt Drive, #24
Las Cruces, NM 88005
Phone: (505) 527-4142

State Finance Company, Inc.
900 North Main Street
P. O. Box 818
Las Cruces, NM 88004-0818
Phone: (505) 524-8635

SMALL LOAN COMPANIES

Sun City Finance, Inc.
138-A South Downtown Mall
P. O. Box 308
Las Cruces, NM 88004
Phone: (505) 523-8578

Your Credit, Inc.
1115 N. Solano
Las Cruces - 88001
Not Available At This Time

Southern Mortgage & Finance Corp.
805 Seventh Street
P. O. Box 1347
Las Vegas, NM 87701
Phone: (505) 425-6725

Beneficial New Mexico Inc.
523 Main Street
Los Lunas, NM 87031
Phone: (505) 865-1005

Aetna Finance Company d/b/a
ITT Financial Services
2601-H North Main Street
Roswell, NM 88201
Phone: (505) 622-3010

Blazer Financial Services, Inc.
213 West Third Street
Roswell, NM 88201
Phone: (505) 622-5720

Norwest Financial New Mexico, Inc.
2601 North Main Street
Roswell, NM 88201
Phone: (505) 623-5920

Aetna Finance Company d/b/a
ITT Financial Services
2860 Cerrillos Road, Suite H
Santa Fe, NM 87501
Phone: (505) 471-5804

Associates Financial Services
Company of New Mexico, Inc.
2801 Rodeo Drive
Santa Fe, NM 87505
Phone: (505) 471-5445

Transamerica Financial Svcs
1840 East Lohman
P. O. Box 1596
Las Cruces - 880014
Phone: (505) 524-1971

Blazer Financial Svcs, Inc.
520 Sixth Street
Las Vegas, NM 87701
Phone: (505) 425-3583

Southwest Financial Services
of Las Vegas, Inc.
605 Sixth Street
Las Vegas, NM 87701
Phone: (505) 425-5251

Citizen's Finance Company, Inc.
65 Highway 49
P. O. Box 508
Los Lunas, NM 87031
Phone: (505) 865-9691

Beneficial New Mexico Inc.
324 North Richardson Avenue
Roswell, NM 88201
Phone: (505) 622-3820

Commercial Credit Corporation
1300 South Main Street
P. O. Box 2073
Roswell, NM 88202-2073
Phone: (505) 623-7745

Your Credit, Inc.
118 N. Main
Roswell, NM 88201
Not Available At This Time

AVCO Financial Services
of Bernalillo, Inc.
1400 Maclovia
Santa Fe, NM 87501
Phone: (505) 438-0966

Beneficial New Mexico, Inc.
3140-C Cerrillos Road
Santa Fe, NM 87501
Phone: (505) 471-4756

SMALL LOAN COMPANIES

Commercial Credit Corporation
2801 Rodeo Road, Bldg C, S-2
P. O. Box 15039 (87506)
Santa Fe, NM 87501
Phone: (505) 471-2204

Norwest Financial NM, Inc.
505 Cordova Road
P. O. Box 4427
Santa Fe, NM 87501
Phone: (505) 982-2607

Southwest Financial, Inc.
2002-A Cerrillos Road
P. O. Box 4456
Santa Fe, NM 87505
Phone: (505) 473-9820

Transamerica Financial Services
1711 Llano
P. O. Box 4697
Santa Fe, NM 87501
Phone: (505) 982-1923

Mutual Finance Co. (NSL)
307 West College Avenue
P. O. Box 709
Silver City, NM 88062
Phone: (505) 388-3125

Norwest Financial NM, Inc.
623 Paseo del Pueblo Sur, S-7
P. O. Box 1419
Taos, NM 87571
Phone: (505) 758-4216

The Money Man, Inc.
104 Foch Street
P. O. Box 632
Truth or Consequences, NM 87901
Phone: (505) 894-6611

Billco Construction d/b/a
Circle W Pawn
1056 U S Highway 64 (550)
P. O. Box 256
Waterflow, NM 87421
Phone: (505) 598-9179

Blazer Financial Svcs, Inc.
1091-C St. Francis Drive
Santa Fe, NM 87501
Phone: (505) 983-6391

Norwest Financial NM, Inc.
1704 Llano Street
P. O. Box 4216
Santa Fe, NM 87501
Phone: (505) 471-7825

Sunset Securities Services
2422 Cerrillos Road
Santa Fe, NM 87501

Shiprock Company
U S Highway 550
P. O. Box 906
Shiprock, NM 87420
Phone: (505) 368-4585

Personal Finance Company, Inc.
114 Manzanaras
P. O. Box 175
Socorro, NM 87801
Phone: (505) 835-0205

Community Loans/Finance, Inc.
203 Broadway
P. O. Box 947
Truth or Consequences, NM 87901
Phone: (505) 894-3453

Eastern Plains Finance Company
115 South Second Street
P. O. Box 1223
Tucumcari, NM 88401
Phone: (505) 461-3754

TRUST COMPANIES

United New Mexico Trust Company
200 Lomas Blvd., NW
P. O. Box 1081
Albuquerque, New Mexico 87103-1081
(505) 765-5139
Maurice L. Peeples, Jr., President

** Does not include individual trust companys which are part of a state chartered bank.

LOAN PRODUCTION OFFICES

PARENT	OFFICES
American Bank of Commerce at Wolfforth P. O. Drawer 9 Wolfforth, Texas 79382-0009	4701 Montano, NE Suite 102 Albuquerque, NM 87120 1905 San Mateo, NE Albuquerque, NM 87110 1100 South Main Suite 104 Las Cruces, NM 88005
First Commercial Bank, N.A. P. O. Box 1719 Seguin, Texas 78155 (512) 379-0380	2400 Louisiana Blvd. NE Bldg. 4, Suite 101 Albuquerque, NM 87176
Western National Bank 45th & Western P. O. Box 7367 Amarillo, Texas 79114-7367 (806) 355-9641	1804 Juan Tabo, NE Albuquerque, NM 87112